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ABSTRACT

this resource book contains 35 articles designed to present general information concerning camp business and financial management to directors or administrators. Typically a specialist is employed to supervise camp business and finance, but the administrator needs to have a broad understanding of five specific business topics: (1) liability and legal concerns including evaluating insurance costs and coverage, purchasing insurance, determining camp liability, preventing risk situations, and obtaining waivers; (2) managing cash assets including budgeting, purchasing supplies, setting tuitions, and assessing transportation needs; (3) marketing and promotional activities including the use of video; (4) computer application to camp situations for reservations management, inventory, records keeping, and for educational uses; and (5) personnel management including interviewing techniques, setting salary standards, and staff supervision. (ALL)

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BUSINESS AND FINANCE

A Resource Book for Camps

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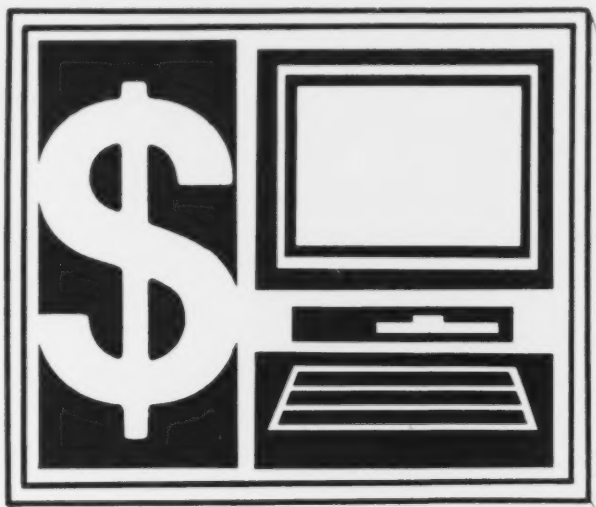

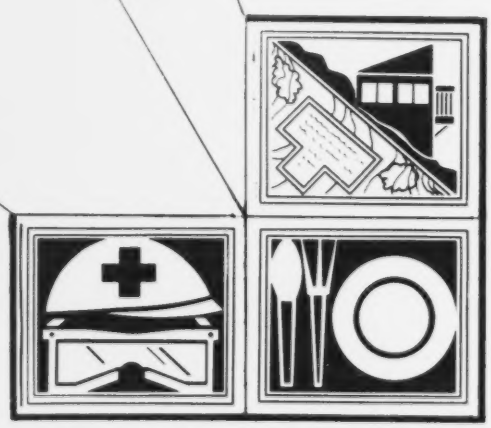

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Armand and Beverly Ball, Editors

Camp Administration Series

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Business and Finance

A Resource Book for Camps

Armand and Beverly Ball, Editors

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TABLE OF CONTENTS

Introduction

I. Liability—Insurance and Legal Concerns 1
1. **The Injured Camper—Legal Ramifications Camp Operators Should Learn** Benita J. Riches 2
2. **What You Should Know About Preventing Legal Liability** Jan W. Leuenberger 4
3. **Legal Advice Helps Lessen Directors' Worries** Dr. Warren Eustis 8
4. **Can You Apply Legal "First Aid?"** Bob Saxton 12
5. **Risk Management Insurance** Curtis Caden 13
6. **Insurance Costs—Why They Are Rising Rapidly** Ed Schirick 16
7. **Buying Insurance Wisely** Ed Schirick 18
8. **Waivers** Janna S. Rankin 20
9. **Records Retention Timetable** 23
10. **Crisis at Camp** Charles B. Rotman 25
11. **Protecting Our Campers** Armand B. Ball 28

II. Managing Cash Assets 30
1. **Money Care—Guidelines for Camp Budgeting** William B. Detrich 31
2. **How to Get Suppliers to Work on Your Side** Bob Kerstetter 33
3. **What Suppliers and Purchasing Agents Say About Competitive Buying** Bob Kerstetter 34
4. **Camp Finance** Harry E. Moore, Jr. 36
5. **Practical Cash Management** Faurest Bredt 38
6. **Tuition Rate Setting** Robert E. Doucette and Frank M. Levine 40
7. **Camp Bus Services** William A. Becker 45

III. Marketing/Promotion 49
1. **Camp Promotion** Allen L. Sigoloff 50
2. **The Promotional Aspect of Camp Marketing** Dwight Jewson 52
3. **Parents—Your Best Camp Promoters** Jerry Baer 54
4. **Proven Techniques for Camper Enrollment** Jerry Baer 54
5. **Video: Is It an Important New Way to Market?** Jean McCombie Principie 61

IV. Computers in Camp Management 63
1. **Computer Improves Camp Business** George Ricker 64
2. **Computer Consciousness** Karla Henderson and M. Deborah Bialeschki 66
3. **Computers in Camp Management** Stephanie Rolfe 69
4. **Change, Computers, and the Camp Administration** Christine Z. Howe 72
5. **Computer Craze: Implications for Camping** Dr. Robert I. Rhodes 77
6. **Microcomputers** Daniel D. Ferguson 82

V. Personnel Management 87
1. **Be Specific: Standards and Roles Affect Salary Administration** G. William Climer 88
2. **Effective Staff Supervision** David Beck 91
3. **Ensuring Our Campers' Well-Being** Robert Ditter 94
4. **The Art of Camp Supervision** Hedley Dimock 98
5. **Searching for a Star Studded Staff** Ted Strucki 101
6. **Ask the Right Questions** Beverly Ball 108

VI. Index 108

Introduction

Four areas of camp management particularly involve areas of expertise for which the camp often employs a specialist to supervise: business, site development and maintenance, health, food service. Yet every camp director/administrator needs to have a broad understanding of each of these areas of camp management.

Much of the writing in these fields is directed to the specialist and deals with technical matters of primary interest to that specialist. In an effort to provide a resource book of a more general nature, we have drawn together articles in these four areas previously published by *Camping Magazine* and *Journal of Christian Camping* for publication in this form. We believe that the information contained in these articles is still timely and will assist today's camp administrator in the knowledge needed in these four broad areas of camp management. It should be noted that the quantity of articles on a given topic does not necessarily indicate the importance of that topic but rather what has been published in recent years.

ACA's Camp Director Education program includes Managerials in these four subject areas and one-day sessions are offered by many ACA Sections across the country on a regular basis. As a convenience, this resource book is organized around the topics outlined in those managerial course outlines.

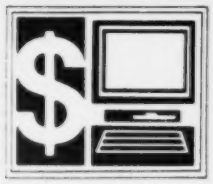
We hope that this publication will be useful to camp administrators and stimulate persons to do further writing in these subject areas.

I. Liability—Insurance and Legal Concerns

The injured camper

Legal ramifications camp operators should learn

by Benita J. Riches



CAMPING MAGAZINE, MARCH 1982

Camping is an experience that leads to an increased self-sufficiency and an enhanced appreciation of our natural resources and environment. However, there are many hazards that may be encountered while camping; and for the young and inexperienced, these hazards may be intensified. When a child is injured at camp, the owners and operators of the camp may be held responsible for the resulting injuries or damages. Many cases reach the courts each year, and in many instances the camp is found liable for the injuries sustained by the campers. It is important to know what precautions can be taken against such liability.

According to legal expert and medical doctor Richard W. Abbuhl, the factors that determine whether or not the camp will be held liable include:

1. The age and maturity of the camper,
2. The foreseeability of the harm which has occurred,
3. The adequacy of the supervision provided by the camp,
4. The physical condition of the facilities, and
5. The effect of prior warnings in relation to the injury.

Age and maturity

The standard of care demanded by the courts for children is higher than the standard of care required when adults are involved. The courts have generally held that children are entitled to protection and care in proportion to their ability or inability to foresee and avoid a harm.

In one case an Illinois court held that the operator of a summer day camp was liable for damages when a youngster fell and was injured while climbing a tree. The court found that the camp had neglected to provide sufficient supervisory personnel. In this case, the court found the nine-year-old needed this supervision. However, in a similar incident, when a 14-year-old boy scout fell out of a tree, the court held no liability as to the leaders and sponsors of the camp because of the age of the child.

Foreseeability of harm

The foreseeability of harm factor is by far the most critical item considered by the court, and many cases are decided on the basis of this issue. Camp operators are subject to a high standard of care for the welfare and safety of their campers but are not unconditional insurers of the campers' safety.

In a California case a camper was injured when struck by a bullet fired from the rifle of a nearby hunter. Since the camp instructor had seen the hunter and had made no effort to warn the hunter or to move the campers to a safer location, the resulting injury was "reasonably foreseeable" and thus the camp was held responsible. But in another case the court held that the camp operator could not reasonably foresee that a 13-year-old camper would slip and fall, striking his head, during the course of a supervised water fight. Because there was no foreseeability, liability of the camp was eliminated in this case.

Adequacy of supervision

Many actions are brought against youth camps based on the allegation of inadequate supervision. The lawsuits generally involve the questions of whether or not adequate and constant supervision is provided by counselors and supervisors. In one instance a camper was injured when a pail struck him on the head as the result of a practical joke. The court indicated that the amount of supervision required varied with the age of the campers who were in this instance considered old enough to be left alone.

The concept of total, constant supervision of campers is not desirable, since one of the universal goals of youth camps is to instill self-reliance in the campers.

Another instance in which liability can be imposed upon a camp operator is based upon the duty of proper inspection and maintenance of the camp's physical facilities. Liability for defective facilities may be based on either actual or constructive notice to the operator. In other words, youth camp operators may be liable for "reasonable foreseeable injuries" where the camp operator knows of the defective condition.

An example of this is a case which resulted from a camper receiving an injury falling from a table which she had been standing on while hanging decorations in the mess hall. Although the evidence regarding the table's defective condition was minimal, the jury found that an unstable table was an inadequate facility to do the work which she had been assigned. Of course the courts do recognize that some dangers are inherent in a venturous summer camp life and conclude that imposing a duty upon the camp, such as flood-lighting walkways, would not only be unreasonable but also unfair to those who desire a rustic camp experience.

Prior warnings

Various lawsuits throughout the country have dealt with the issue of whether or not the giving of a specific warning about a dangerous condition eliminates the camp operator's legal responsibility. In many cases when campers have been warned in advance about a defect, the camp operator is not liable. However, in one case involving a five-year-old girl, the court held that repeated warnings not to use unstable desks did not absolve the camp operator's liability when one of the faulty desks toppled over on the girl and injured her. The court said that repeated warnings indicated that the camp operator knew of the danger yet failed to remedy the condition, thus constituting negligence on the part of the operator.

The author, Benita J. Riches, is a legal secretary and received research help from her husband, Victor W. Riches, who is an attorney. They have both served the YMCA in camping programs and currently reside in Phoenix, AZ.

The type of sponsor a camp has and the effect of state laws on the camp are two more factors which influence the outcome of lawsuits. It is interesting that courts may determine the camp's responsibility in relation to whether such an organization is charitable or proprietary. However, the "charitable immunity doctrine" has been severely eroded, and most states now hold charities liable for injuries to the same extent as private individuals or corporations.

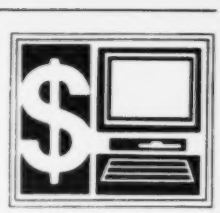
Another factor that influences the lawsuit is the application of each individual states' laws. In a case at a boy scout camp, a 12-year-old boy was injured when a bowl of hot soup was spilled on him by another camper of the same age who was serving as a waiter. The court held that a person employing a child in violation of the labor law was liable to the one who has received injuries resulting from such employment.

Of course, a good insurance policy is a must for camps. Having proper coverage and understanding its limitations is essential to all camp owners and operators. However, acknowledging the existence of a problem and taking care of it before an injury has occurred is the best preventative against potential liabilities. □

What you should know about

Preventing legal liability

by Jan W. Leuenberger



CAMPING MAGAZINE, MARCH 1982

Good management, and more importantly, good "risk management," requires a prudent view toward preventing, rather than paying for or curing legal problems after they have occurred.

Today it is a reality that all matters (even a day camp experience) seem extremely complex and sophisticated, considering the preparation and preplanning. The policies, programs, procedures, and plans of a professionally operated camp must be examined and re-examined with a view toward eliminating or preventing possible legal problems or pitfalls. No institution is exempt from litigation of some type which is extremely costly as well as time-consuming. The purpose of this article is to increase your knowledge and awareness of the legal ramifications of the actions or non-actions of camping directors, teachers, and personnel, and to provide a quick review of your camp's procedures with a view toward upgrading your camp's "legal health."

To better understand the legal checklist, a background of the general areas of law may prove helpful. Traditionally, the law can be classified into the two broad general categories of criminal law and civil law. Most problems encountered by camps, of course, are of a civil nature. Within these two broad classifications, the law can be further classified as substantive or procedural. The procedural aspects of the law are normally within the professional expertise of an attorney who is charged with the responsibility of guiding a client's case through the various steps of the legal system or administrative agency until it is finally concluded. The various procedural steps are beyond the scope of this article which will be concerned only with the subtantive areas and pitfalls of civil responsibility.

The substantive areas of civil law can be further classified and defined for practical purposes as follows:

Legal persons—Corporations, individual persons, and partnerships.

Property—Real and personal property, bailments.

Contracts—Oral and written agreements, negotiable instruments, secured transactions, and similar instruments.

Torts—Wrongs or injuries to another, of a non-criminal nature, arising other than by contract. Negligence, assault, libel, slander, etc., are typical of actions described as tort actions.

Insurance—Risk shifting, indemnity or direct liability.

Administrative Law—A large body of substantive law, other than procedural, enacted in the form of rules and regulations by a governmental administrative body.

Camping professionals need to periodically take stock of their camp's legal health, as they do from time to time, with regard to its physical plant, assets, and programs. From time to time, a camp needs to update or upgrade its corporation or legal structure, its program services, staff responsibilities, transportation services, and its lay person relationships with a view toward avoiding legal entanglements before they arise rather than curing them after they occur.

In upgrading your legal position, it is recommended that you appoint a lawyer, general counsel, or committee of general counsel if you do not already have one available. The committee of general counsel, with an attorney employed on a regular monthly retainer basis, is highly recommended to assist and consult with the staff and board members on a regular basis. A lawyer-client relationship should be developed as a sounding board concerning programs, property, and corporate affairs. Matters are far too complicated today to guess at the possible results. A regular lawyer, general counsel and/or committee of general counsel should be on the same level as your insurance committee, property committee, or committee on finance. All too often a camp may rely upon volunteer advice from an attorney-friend of the camp and not get adequate results. The attorney is slow to respond because he is not being regularly compensated or feels uncomfortable in charging for his services. The staff is reluctant to ask for advice because they are afraid to impose upon his time.

Both problems can be eliminated if a business arrangement is entered into in advance whereby the camp outlines what is expected, the lawyer knows the bounds of his/her professional responsibility, and the camp staff knows that it is free to call for legal advice. A camp freely pays for its insurance and accounting services. Legal services deserve the same status. A retained local attorney familiar with the problems of camps can frequently be a valuable aid on administrative or legislative matters which are arising with increasing frequency. Another benefit is that over the years the attorney acts as an additional record keeper with regard to real estate matters, gifts, trusts, contracts, and other important documents which are referred to him/her for inspection or safekeeping.

What follows are general areas of rather common and immediate concern which, if viewed on a checklist basis, could facilitate the review of your camp's legal health. Recommendations for you to discuss with your local board, appropriate committee, and local attorneys relative to the status of each item as it may exist in your camp are pinpointed.

Legal persons and corporate structure

A review should be made of your organizational structure, as follows:

1. Corporate minute book, charter, and corporation files—are they current and up-to-date?

Jan W. Leuenberger, former president of the Topeka, Kansas YMCA, is a practicing attorney in Topeka. He has been a lecturer in personal and business law at Washburn University for 20 years and is also a lecturer at Washburn Law School in negotiation and settlement of cases.

2. Resident agent—Is there a current agent? A review of some corporations reveal the resident agent may have been deceased a number of years.
3. Charter and by-laws should be revised and updated if necessary.
4. By-laws should be modified or amended and local statutes adopted if necessary to provide and give lay and staff persons the personal protection of counsel, the defense of lawsuits, and provide for the payment of legal judgments by the camp organization in the event of a lawsuit. This would include indemnification of directors, staff, employees, and lay personnel.
5. Review and upgrade internal security relative to files, documents, deeds, trusts, monies, stocks, bonds, and corporate valuables.
6. You should have adequate accounting systems to prevent fraud, embezzlements, and theft.
7. You should have separate personnel files with written personnel policies including affirmative action plans and a written personnel manual as formulated by the local personnel committee. There should be compliance with wage and hour laws, retirement policies, and avoidance of discrimination in compensation and retirement plans.
8. Review the need for a separate, nonprofit foundation to obtain gifts, bequests, and provide a separate entity to allow persons to make charitable gifts.

A camp may rely upon volunteer advice from an attorney-friend of the camp and not get adequate results

Some camps which are a part of a larger parent body may want to consider having a separate "legal identity." This frequently has advantages in raising funds and limiting the parent corporation from unreasonable risks of liability.

Property

The internal and external security of camp property should be checked as follows:

1. Bailments—A camp's possession of personal property owned by another with a legal duty to return the same to the owner constitutes a bailment. If a camp takes possession of watches, jewelry, rings, clothes, money, or other personal items, a bailment is created. Failure to return the items can result in liability.
2. Review the security of all personal property while premises are closed. Are burglar alarms needed? Who is responsible for closings?
3. Parking lots—Review any need for lights, guards, enclosures, and protection of patrons. Have adequate entrance and exit markings.
4. Camp vehicles—There should be a policy as to keys and parking.
5. There should be a policy concerning the unauthorized use of camp vehicles, equipment, and facilities by employees or patrons.
6. Provide regular fire and boiler inspections. Have you installed professional quality smoke detectors and fire extinguishers?
7. Review money policies and other property policies to avoid employee and patron fraud, theft, and embezzlement.
8. There should be a policy against unauthorized use of extra hazardous facilities or equipment of a camp such as guns, horses, canoes, boats, and mountaineering equipment.

Contracts

Again, a constant process of review with your camp attorney is the best assurance of entering into contractual agreements without adverse consequences. You are affected by consumerism as a buyer or as a dispenser of services. Remember that, if properly made, oral contracts are as legally binding as written contracts. It is a better policy to have your attorney or general counsel committee review contracts of the following nature:

1. Real estate mortgages, leases, and easement agreements;
2. Major purchase agreements (Most states require a contract in excess of a specified amount to be in writing.);
3. Insurance;
4. Indemnity, waiver, or release agreements;
5. Contracts which will extend beyond one year;
6. Agreements for the use of your camp by other organizations with a view toward risk shifting and avoidance of joint liability for another's negligence or misconduct; and
7. Claims and warranties extended to others in brochures and written advertising.

Tort actions

What is a tort? Generally speaking, it is the breach of a noncontractual civil duty owed to another person for which the courts will award damages or other appropriate relief. Torts are distinguished from crimes in that a crime is a breach of a duty owed society. A tort is a breach of duty owed another person. The district attorney enforces crimes, while tort actions are brought by the injured person.

The objective of criminal law is to punish. The objective of tort law is to compensate the injured person. However, tort law may include punitive damages which punish by way of a quasi fine. Tort actions pose one of the most serious threats to a camp's security because of the large dollar amounts frequently sought.

Theories of failure to adequately supervise, failure to adequately instruct, failure to warn of known dangers, and failure to provide adequate and/or competent personnel have emerged in recent years as the most popular methods of determining a camp's liability. Remember, the general rule regularly applied is what would a reasonable camp operator have known or reasonably foreseen under the circumstances?

A camp is neither an insurer or a guarantor of total safety, nor is it required to foresee and guard against every hazard; however, a camp has a duty to exercise reasonable care. Some courts have said that this degree of care is equal to what a reasonable parent would have done under the circumstances.

Torts may be classifed in various ways; however, they generally fall into the following categories:

1. Intentional,
2. Unintentional (negligence),
3. Nuisance, and
4. Strict liability.

Matters are far too complicated today to guess at the possible results.

Intentional torts involve a voluntary act or omission which is said to have "intentionally" caused another's injury or damage. These torts are in the nature of assault, battery, false imprisonment, libel, slander, invasion of privacy, and malicious prosecution where the actor is said to have intended the results.

Unintentional torts involve the determination of negligence. Negligence and ultimate liability rests on a lack of due care, carelessness resulting from acts of omission or commission. To determine negligence and ultimate liability all of

(continued on next page)

the following elements must be present.

a) The harm must be foreseeable.
b) Duty of care. If foreseeable, the person has a duty to prevent the accident. (Standard of care is based on the ordinary prudent and reasonable "man" or parent.)
c) There must be a breach of the duty of care.
d) The breach of duty must be the direct or proximate cause of the injury.
e) Actual injury, damages, or loss must occur.

Defenses to tort actions include:

a) Contributory negligence (if claimant has contributed to his/her own injury).
b) Assumption of risks (if there are known dangers which the claimant has assumed).
c) Lack of proximate cause (if negligence was not the direct cause of injury).

These defenses may be diminished or nonexistent because of the injured person's age or lack of capacity. Releases and waivers agreements are other defenses.

Strict liability usually arises from the use or maintenance of ultra-hazardous activities, things, or products which cause damage. The user or doer becomes liable even though the doer or user has exercised the utmost care and by normal standards would not be considered negligent. Some items for which the manufacturer or user has been held to be strictly liable include guns, explosives, wild animals, lawnmowers, some types of toys, chemicals, gases, flammable materials and products, defective food products, cosmetics, and drugs.

The following provides a checklist of problem areas which frequently result in tort actions. These areas are usually the basis for alleging negligence or lack of care. Most of these areas may be avoided if you will "think safety!" Ask yourself, "Is it foreseeable someone could get hurt?"

1. Hire only competent and qualified employees—actions have been based on negligent hiring practices, failure to train, and incompetency of the employee.
2. Transportation should be provided by qualified operators. They should not speed, and must operate using internal control and supervision, sound alighting and departing procedures, and good equipment and tires.
3. Program problems can result from:

—Negligent supervision by employees;
—Inadequate warning of hazards;
—Insufficient employees for proper supervision, such as spotters in gym classes or sufficient number of life guards on the waterfront;
—Failure to perform routine maintenance, such as testing water, fire extinguishers, alarms, hand rails, stairs, etc.;
—Dangerous instruments—equipment such as guns which are in and of themselves dangerous and hazardous;
—Defective equipment—inspect all equipment before using;
—Failure to use proper equipment for a particular game or activity;
—Defective design of equipment—usually an area of manufacturers' liability—is it concealed or apparent?
—Inadequate equipment, such as insufficient safety mats surrounding gymnastic equipment, improper guard or handrails;
—Failure to prevent secondary injuries, such as further injury on administering first aid, failure to provide adequate medical treatment at the scene;
—Failure to take immediate action on hazardous conditions which have been previously reported;
—Failure to have proper safety procedures;
—Failure to have procedures, tests or drills. Basically failure to teach or instruct;
—Negligent entrustment. The entrusting of a gun, bow and arrow, or wild horse to a person who by age or for other reasons is not equipped or sufficiently instructed to handle the condition.

Ask yourself, if someone were hurt, could I adequately explain in court?

A defense to a lawsuit may be available because a professional camp gave consideration to its accident procedure. Some steps are as follows:

—Conduct staff training on emergency and accident procedures;
—Competent action is a must (If you assume the duty to act or render aid, the law imposes a duty of competent and appropriate action.);
—Insure the availability of appropriate equipment (First aid equipment, life lines, fire escapes, etc.?)
—Act promptly to effect rescue.
—Advise any injured person to obtain follow-up treatment;
—Give campers a class on safety of the particular sport at the onset. (Swimming, gymnastics, baseball, etc. Provide a checklist of safety rules and have the person sign a copy.).

The following steps are suggested to minimize the likelihood of suit or to assist in your defense and minimize claims if a suit is filed.

—Render first aid and notify the proper authorities.
—Be concerned but stay within the facts.
—Promptly notify your attorney and insurance carrier.
—Be careful of reckless and unnecessary remarks to the injured party or the injured parties' friends or parents.
—Be careful not to make statements in the nature of a conclusion which might be later used against you such as "We are sorry; it was our fault." Remember you are not a lawyer. Whether it is "legally" your fault may depend upon many factors and the law.
—Be human, helpful, and courteous, but refer any questions of a legal nature to your attorney or to your insurance carrier.
—Be careful of statements against interest or admissions of fault such as: "I should have put up a barrier" or "I knew the floor was slick" or "that lifeguard never pays attention" or "I have told that employee to be a spotter during gymnastics." These types of statements can be used against you as admissions against interest or admissions of legal fault.
—Remember that one may feel morally guilty but that does not necessarily make them legally liable.
—Prepare written reports of each factual detail of the occurrence promptly after the event for later reference. Put in as many details as possible such as measurements of distances. Your memory will never be fresher than right after an accident happens.
—Take the names of all witnesses present to include in your report whether or not they say they saw anything.
—Consider immediate pictures of the scene. (Shows ice on the ground but that the walk was sanded.) Pictures are very helpful if you feel they could help prove a lack of fault. Consult your attorney.
—In an automobile accident never plead guilty and pay a fine just because it is chaper. (Consult your attorney.) It may be used as an admission against you at a later time.
—Be careful of remedial action to property after an accident to "improve it to make sure the accident doesn't happen again." Take remedial action only after you consult with your attorney. Remedial action, after an accident, may be used against you.
—Do not assume to pay bills or expenses without first consulting your attorney and insurance carrier. To

assume to pay medical bills may imply that you believe you were at fault.

—Never give a statement to an opposing lawyer or adjuster without first consulting your attorney and your insurance carrier.

—Keep your camp informed of your whereabouts in case you need to be contacted by the camp a few years later regarding the accident.

—Take measurements and preserve anything that might be used as evidence such as broken metal, exploded heater, etc.

A camp spends a substantial amount of money for insurance. Insurance is an effective means of transferring risk from one person to another. Premiums are generally based on experience of an insured person, industry, or profession. Many risks can and should be reduced or avoided. First, review insurance with a view toward the elimination of insurance where the camp is capable of being self-insured, or where there is duplicate or overlapping coverage. Upgrade deductible in accordance with the camp's ability to be self-insured. This can result in a savings of premium.

List insurance companies and coverages, which should be annually reviewed by the Board of Directors or camp director, to determine their adequacy in light of inflation and changes in camp program. Consider coverage for corporate directors and staff personnel. The cost of defending even a no-awards case must be considered as a reason for providing such insurance. Consider an overall umbrella policy for risks not specifically provided for by separate coverage.

Whenever possible, shift the risk to other participating persons or groups. If a group rents or leases the camp, make sure they provide evidence of their own insurance. Individual camper protection may lessen a camper's desire to sue for damages. Waivers and releases, when valid and enforceable (consult your attorney), reduce the need for insurance.

Administrative Law

Camps are becoming more and more subject to administrative regulation. It is not new that provisions for the health, safety, and protection of campers fall under one or more administrative agencies. Water, food, and sanitation have been the subject of regulation for a number of years. What is new is that regulations which were thought to apply only to others, such as regulations regarding the handicapped, certain fire and hotel codes, zoning, sex discrimination laws, and taxes are now being applied to camps.

Therefore, it is important and worthwhile to employ a person or your attorney to monitor new legislation. When appropriate, a lobbying effort should be made to exempt camps from costly and unnecessary regulation which would apply to other hotel and public accommodations but which, without forethought, could also be applied to camps. Taxes, sales charges, and other assessments frequently fall in this category.

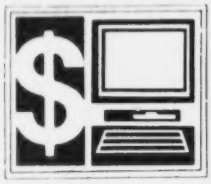
This outline is intended to give you a better understanding of areas of the law which create the most potential of legal liability for your camp. Generally, tort cases are the most serious because they present the potential for large claims.

Remember that the general approach of most plaintiff's attorneys is to sue everyone connected with the accident in their individual capacity, i.e., employee, employer, supplier, and manufacturer, if there is any reason to believe they may be liable. Insurance companies are generally not sued directly because they agree to indemnify you if you are found to be liable. The insurance company is not directly liable to the injured party. As a part of their coverage, they agree to defend and investigate the claim. Therefore, if a suit is filed, your personal property may be tied up for a long period while the case is being litigated. also, the costs of defenses may be substantial even if you are ultimately found to be without fault. Therefore, consider these factors when inspecting your property and assessing your insurance coverage.

Good management requires that your program and policies be viewed within the perspective of preventing legal liability. This is an ongoing responsibility; however, considering the costs, loss of time, and concern brought on by major litigation, the time spent in prevention of litigation is well worthwhile.□

Legal advice helps lessen directors' worries

by Dr. Warren Eustis



CAMPING MAGAZINE, JANUARY 1977

The introduction of a camp to legal maintenance should be a pleasant experience. While this article will explore some of the issues which camp owners and directors should be concerned about, certainly the major benefit that can come from a deeper understanding of the camp and the law is the desirability of having legal counsel available to the camp. A lawyer interested in the camp and its program can be of tremendous value in devising the appropriate form of ownership, writing form letters to be addressed to parents, dealing with special questions as they arise in the day-to-day management of the camp, and acting as an intermediary between the state and local regulatory authorities and the camp itself.

In my experience, most camp directors and owners tend to be engaged in a labor of love, not profit. As such, their attention to or even knowledge of legal problems is scant. This is where you should seek out a lawyer who has a high regard for camping.

Lawyers Easy To Find

Finding such a lawyer to assist you in your camp planning should be a relatively easy task. In almost any community of any size, there will be lawyers who will be more than pleased to serve the camp on a voluntary basis if it is organized on a non-profit basis. Even proprietory camps will have little trouble in securing the assistance of a lawyer for a modest hourly fee. Try to find a lawyer who has an aggressive interest in the outdoors and who is genuinely interested in camping programs. Survey sources such as Scouting or the Y for acting lawyer participants. With such an attitude, the lawyer who understands your goals will do everything possible to open doors rather than sound endless words of disheartening caution.

We will discuss than a list of the topics most commonly involved in camp ownership and management. These are intended to raise questions in your own mind and to encourage you to use the law to your benefit.

Many camps operate under the sponsorship of national or regional organizations whose multiple activities insure that the camp enjoys all the protections of corporate ownership and tax exempt status. However, many single ownership camps have failed to look at the implications of the ownership. Except in the case of strictly profit making camps, every camp should be organized under its state's nonprofit corporate statute. The nonprofit statute is designed to facilitate the operation of organizations which serve the public, in most instances, tax reporting forms and income reporting forms are purposefully simplified. In addition, the nonprofit corporate status insures that the owners and management of the camp will not be liable for obligations beyond and above the actual assets of the corporation itself.

Improves Decision Process

The use of the corporate form also allows a more efficient and effective way of decision-making for the camp. The Board of Directors, selected according to the Articles and By-laws of the corporation, meet on an agreed upon time basis and generally help regularize business decision-making of the camp. In addition, a Board of Directors is invaluable as a sounding board for camp programs and personnel selection.

Many camp owners needlessly fear that the use of a nonprofit corporation will somehow wrest control of the camp away from them. The Articles and By-laws can be designed, if desired, so that ultimate control will always remain with a single individual or a small group of individuals. The advantage of the wider group is simple wider participation in experiences of other persons. The board concept also generally invites greater public confidence in the camp program.

Each camp should look at its own program to determine whether it does not in fact qualify as a tax exempt corporation under the Internal Revenue Code. If the camp is being run on a nonprofit basis and for charitable educational or cultural purposes, it may well be that the camp could quality under the Internal Revenue Code and the codes of the state in which the camp is located to operate as a tax exempt corporation. Thus, if your camp handles underprivileged children, provides scholarships for camping experience, has special programs for handicapped children or adults, or otherwise generally probes in areas other than simple outdoor recreation, a hard look at the tax exempt status should be undertaken. Tax exempt status not only relieves the corporation of any ordinary income taxes but it also releases the corporation from payment of real estate taxes.

Tax Exemptions Possible

In addition, donations to the corporation result in a tax exemption for the donor. This is particularly attractive not only for wealthy persons who wish to give money to the camp and obtain a deduction, but on a more day-to-day basis it also appeals to the

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camp's suppliers of goods and services whose occasional charitable good works towards the camp can now be done on a fully tax deductible basis. I well recall several of the camps that I worked with where not only personnel and professional assistance was rendered for tax deductible purposes but also where food suppliers frequently donated large supplies to the camp because of the advantage of the deduction.

The disadvantage to an organization as a IRS 501-C-3 organization is that in the event the camp is dissolved, all property of the corporation must revert to a charitable purpose. However, appropriate leases from the landowner and the like can usually be undertaken so as to satisfy Internal Revenue Code requirements. A very large number of camps are missing this opportunity for philanthropy by the failure to take the simple steps necessary to qualify as a 501-C-3 organization. While this tax deductible status does not apply to every camp, it may well apply to your own.

Boundaries Confusing

An area of camp ownership and use that is often a source of confusion concerns the actual boundaries of the tract of land which the camp owns or has leased and the nature of the easements which the camp uses. Many camps have operated for years under informal understandings as to what constitutes the actual camp boundaries. This has worked well in the past because, in general, areas abutting campsites have been remote and not subject to very much development. But, this is changing and there will be increasing pressure on the camp to protect and define the boundaries.

This should be done through a survey that is well marked. The owners of land will in all probability have an abstract (a history of the land ownership) to the property and this can be taken to a surveyor for an accurate physical delineation of the property owned. You should probably also have a title opinion from your camp attorney confirming your ownership of the land and limitations on that ownership, if any.

Particularly important to a campsite is the easement. Many camps use roads in common with other resort or camp facilities for ingress and egress to the camp. The use of these roads often has been defined more by tradition than actual legal definition. Again, as our remote camp areas become more and more valuable with the press of recreational development, the right to these roads will become critical. In many instances, camps may have established the right to the road through usage for the period of time described by state statute, but this matter should be cleared up as one of the first items of business with your camp lawyer.

Check Waterfront Rights

The same warning should apply to rights to waterfront. Careful examination should be made as to whether abutting property owners have the right of use of your own waterfront as well as to the governing state law on the right of control of your lakefront. In addition, many states, and even the federal government, are adopting regulations concerning the building of docks and other waterfront obstructions which may well have an effect on your waterfront development.

In the past, state and local health authorities have tended to be far more rigorous in camp inspection of food handling than of various sanitary disposal requirements. The current and growing emphasis upon efficient sanitary disposal, even in remote areas, will undoubtedly affect many campsites which have relied upon relatively primitive waste disposal programs. In a similar fashion, and under the same general emphasis, solid waste disposal is undergoing a nationwide regionalization which will force camps to deposit their solid wastes at approved sites. A year-to-year check with county authorities should provide information about the appropriate disposal of such wastes. The proper handling of these matters surely should be a concern of a camp director, for the objectives of waste disposal regulations are to protect the very things that camping values emphasize.

State Laws Stringent

In the past, most camps have used rather casual employment systems for recruiting personnel in all categories. However, many states have enacted minimum wage and hour laws that are far more stringent than Federal requirements. You should check with your attorney to make sure that affirmative action, wage, hour and conditions of employment policy set by your individual states are being followed. If you have an allowable exception, be certain that you have proper written understanding with your employees as to those exceptions. Failure to follow a state regulated personnel policy may find the camp paying large sums of money in back wages, benefits and fines. In general, the type of employment used at most camps will qualify for an exception under state and Federal statute and the specific conditions of those exceptions should be explored with your attorney.

From a lawyer's point of view, one of the most fascinating problems in camp management is the legal liability of the camp for accidents to campers. As much as we dislike accidents, and as good as the camp safety record of American camping is, accidents are inevitable. I've gotten the impression from camp directors that there is a growing sense of alarm about the possible liability of a camp and its personnel for such personal injuries. A note of reassurance is in order. Any camp that has followed high standards of safety for its campers in waterfront activities and in crafts, as well as in proper supervision for overnight activities and wilderness adventures, has done about everything the law requires to protect its campers.

Follow Insurance Practices

The fact that an injury occurs does not mean that a camp is liable. Many camps have followed the practice of insuring all campers for medical payments occasioned by injuries or diseases which occur while the camper is at camp. This practice, if the camp can afford it, is undoubtedly advantageous to the parents of campers since it insures the payment of medical bills. However, a camp in trying to determine whether it should insure itself for medical expenses incurred by campers while on site should carefully balance the cost of such insurance against the high probability that campers are already covered under their own policies for hospital and medical expenses. Your own attorney may advise you that a routine questionnaire to the parents would reveal whether or not a specific camper

(continued on next page)

was covered by his parents' policy.

The actual liability of camp for personal injury occurs only when there is an act of negligence on the part of the camp toward the camper. Negligence is simply the failure of the camp to use reasonable standards of care in conducting its program so that the lack of such reasonable care would foreseeably result in the type of injury that actually occurred. Thus, there must be an actual departure from a normal and accepted practice and an injury occurring as a result of that departure. Simple "accidents" in the sense of unforeseen events can range all the way from the striking of lightning to poison ivy. These are the ordinary and usual hazards of camping, and if the camp has taken precautions which other camp directors would find reasonable and proper under the circumstances, there is no liability to the camp.

Waterfront Safety A Concern

Waterfront accidents are probably of greatest concern in camp management. Yet, over the years, the buddy system and the training of lifeguards for waterfront activities has developed a superb waterfront safety record. Continuing to make sure that this tradition is carefully observed would probably absolve any camp from any accidental injuries or even drownings that may occur in the camp activities. Again, the standard to be applied is a reasonable one. It is not that an injury or an accident has occurred that determines camp responsibility but whether or not it was negligence on the part of the camp that led to a foreseeable injury.

Few Actual Suits

As people interested in making camp a happy and safe experience for everyone, we naturally develop deep concerns about accidents, but the fact is that very few camps have had the experience of being sued for personal injuries to or death of a camper. In reviewing the entire literature of camp liability for personal injuries, we find there are only 16 state supreme court cases decided in this area, a remarkably fine record for camping. This does not mean that there have not been more cases on a lower court level, but there is an accurate indication that very few claims are filed against camps. Again, this probably reflects the campers' and the parents' expectation that a camp experience does involve some extra hazards and all that the camp really is required to do is to try to protect the campers from those hazards to the extent possible.

The subject of legal liability for campers brings up another area of particular interest. This is the liability of the camp towards the so-called "high risk" camper. This usually describes a camp applicant who has a medical history of diabetes, heart trouble or other physical problems. Many camp directors refuse to accept such campers on the mistaken ground that if "something were to happen" while the camper was in the program, somehow they might be held personally responsible. We hope this attitude is held by a minority, for the handicapped child, probably more than a normal child, needs the very special experience of a camp program.

No Greater Liability

A fairly solid generalization can be made that the law does not impose any greater liability on a camp because it accepts handicapped children than it imposes otherwise. The law in almost all states merely requires that the camp clearly outlines to the child and to the campers' parents the type of activities that are involved in the camp program and what special assistance, if any, the camp can provide for the camper because of the condition. If the parents agree to send the child to the camp, and if those activities and those special conditions, if any, are observed, the camp incurs no liability because some unfortunate worsening of the campers' condition may result.

Medical emergencies with the handicapped, just as with a normal child, are the same. The camp simply must make sure that it has advised parents of handicapped children of the availability of medical resources at the camp site, nurse for example, and the ordinary availability of medical resources in nearby communities. At that point, reasonable efforts to get medical attention when the need arises is all that is required of the camp.

This is not to say that if a camp advertises itself as a specialist in taking care of diabetic children or children with heart problems that the camp would not have to have a detailed supervisory and monitored program. Camps that specialize in certain types of physical or behavior problems must be prepared and equipped to meet the problems that such handicaps involve. But in instances where the camp agrees to accept a small number of handicapped children, the most important responsibility the camp has is to be clear to the parents and to the camper what services are available and under what conditions.

Camp Must Fulfill Agreement

Of course, the camp should faithfully follow its own agreement, acting upon competent medical advice, either from the campers' own physician or from a nurse or physician consultant. For almost every handicap that most camps see, there are easy and clearly applicable safeguards that can be taken to insure the optimal safety of the camper. That is all the law requires. It certainly does not require that the camp act as an insurer of the child's safety or health, but only that it act openly and reasonably to meet known conditions.

Many camps attempt to meet the problem of the handicapped child, or even the normal camper problem, by asking the parents to sign a blanket waiver of liability for any and all acts that may occur while the camper is involved in the program. These so-called "blanket" releases are not morally defensible and they are not usually admissible in a court of law. As a general principle, one cannot contract with another person to avoid one's own negligence. This would be a license for a camp to drop all reasonable safeguards-which of course no responsible camp would care to do.

Your attorney consultant may wish to use releases in special cases, particularly those involving handicapped children but in such cases, the release should really be an accurate understanding camper's handicap or problem, as to the nature of the camp experience and as to the ability of the camp to meet contingencies that may arise as a result of the

camper's handicap or problem. This type of "release" is a good instrument—it reflects accurately the expectations of both the parents and the camp.

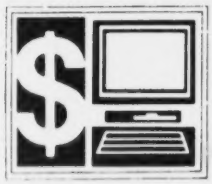
Expansion To Come

I think most of us believe that the experience of recreational and instructive camping is bound to expand in the United States. As our experience with the wilderness necessarily shrinks on a day-to-day basis because of urbanization and modern technology, our regard for preserving the experience of living with nature will be an increasingly precious resource of both child and adult education.

As our camps expand to meet this critical need, we hope that camp management will come to recognize that the law is an exceedingly useful tool to make sure that camp organizations, property and programs are conducted under the protection of the law rather than in disregard of the law. The law is an instrument that is particularly useful in growth and change and it is our earnest hope that you will use the legal resources available to you so that your camp will not only be an also represent a wise and prudent investment in camping's future. □

Can you apply legal 'first-aid?'

by Bob Saxton



CAMPING MAGAZINE, JANUARY 1980

One situation most likely to strike fear into the heart of any camp director occurs when he receives a summons to appear in a court proceeding in which either he or the camp is named as a defendant. Just as the wise camp director prepares himself or herself for potential emergencies by learning the basics of first aid, so should he or she be prepared for the legal problems most likely to befall the camp operation.

Legal pitfalls usually fall into two basic categories according to procedures and penalty, these being either civil or criminal in nature. Civil proceedings generally result from actions involving two or more private parties, or a private party and a government agency. Examples of civil suits would be those arising from an action by a food supplier to collect unpaid bills; a suit for property damage caused by the negligence of a camp employee; or an action to collect medical bills which the camp's insurance carrier has refused to pay. Either an individual such as the camp director or the camp as a business entity may be a defendant in a civil suit.

Most people think criminal proceedings involve major crimes like robbery, but this category also generally includes such lesser offenses as traffic, building code, health department, and zoning violations. These are actions brought by a governmental body against an individual, the director for example, for violation of a statute, code, ordinance. They are classified as criminal proceedings when a provision exists for imprisonment, even though imposition of such a sentence might be permitted only for refusal to pay a fine.

Should a director or camp be named as a defendant in any kind of legal proceeding, there are some things to know before even contacting an attorney. His time is money, and a little groundwork before involving him will help him to best handle the case.

The cardinal rule to remember is don't ignore any legal notice. Even if you are certain that you are innocent or that an error has been made by someone else, calm down enough to accept the fact that you will have to make some kind of response to defend yourself.

Suppose Dudley Director of Camp Mildew is issued a citation for violation of a Health Department regulation and he chooses to ignore the summons. A likely consequence would be the eventual arrival of a sheriff or other officer with an arrest warrant. Embarrassing at least, and he might be required to post bail for his appearance at trial. In some states, minor or "summary" cases can go to trial in the defendant's absence and a conviction can result if he fails to appear after being properly notified of the hearing.

Imagine now, that Dudley is the defendant in a civil damage suit resulting from his ineptness at shooting off July Fourth fireworks. If Dudley does not show for this hearing after being properly notified, the court may be obliged to award a judgment by default to the defendant.

The only way that Dudley can protect his interest in either situation is to appear according to the instructions on the summons or complaint that he received.

Now suppose that Dudley is the defendant in the two cases mentioned and he decides to defend against the complaints. Does he need to be represented by a lawyer in these proceedings? Maybe yes, maybe no, depending on a number of factors. In many states these kinds of cases are heard in local courts which do not require either party to have counsel. Either side has the right of appeal to a higher court in a civil case, and Dudley, as defendant, has the right to appeal a conviction of the Health Department citation. Depending on the potential consequences, the cost of legal counsel, the compexity of the issues, and other factors, it may be worth Dudley's while to represent himself at this stage and hire counsel for an appeal if he should lose.

But Dudley now decides that he needs to be represented by an attorney in both proceedings, and makes an appointment with his lawyer. Before the meeting he calls the Health Department to obtain a copy of the portion of the code he is accused of violating. He collects any records, documents, correspondence, or papers pertaining to the alleged health violation and to the incident upon which the civil damage suit is based. He compiles the names, addresses and phone numbers of any staff, campers, or other persons who can testify about either case.

Dudley takes time to sit down and write out his version of each incident in as much detail as possible, and he makes a list of questions he has about each complaint. He also lists any defenses he can think of for either charge.

Armed with this material and the copies of the citation and complaint, Dudley is ready to discuss his cases with his lawyer. It may seem foolish for the director to obtain the copy of the health code, but if his attorney seldom handles these kinds of cases and has to make a trip to the law library or health department for a copy, it will cost Dudley a lot more than his own efforts would.

Leaving the lawyer's office, Dudley is somewhat more relaxed, confident that he has given the attorney the ammunition needed for any possible battles ahead. His thoughts now turn to the next camping season and how to avoid legal action altogether.

Cooperating as much as possible with regulatory authorities and getting their advice on avoiding potential sources of trouble is a good place to start, and will help to prevent violation complaints.

Adequate liability insurance is another factor in avoiding potential suits, and accurate financial record-keeping and honest business dealings will help keep creditors out of court.

Dudley can also survey his camp for hazards which can result in injury or damage claims. The ACA Standards for accreditation can be used as a handy checklist to scan for likely problem areas.

Dudley's experiences should impress upon him and others associated with Camp Mildew the negative effects that even seemingly inconsequential legal proceedings can have on a camp's reputation and success.

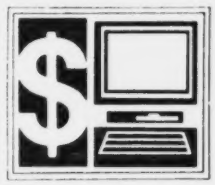
Camps, their operators, and employees, even those in the nonprofit or charitable sectors, are no less immune to legal action than any other individuals or organizations. □

Bob Saxton is a District Justice in Erie County, Pennsylvania, and has had 18 years experience in organized camping.

Risk management insurance

A preventive program followed by insurance is the best defense against liability

by Curtis Caden



CAMPING MAGAZINE, MAY 1978

Risk management is dealing with potential and actual exposures to loss through an analysis and a follow-up program of prevention, assumption of loss, transfer of risk by contract, purchasing insurance, or setting up a program of self-insurance.

The introduction of a camp to risk management techniques should be a pleasant experience and not too great a deviation from existing safety programs and insurance buying techniques. Camp safety is foremost in the eyes of camp directors and owners. They want each child to have a good time and still not get hurt or sick. Each summer, camps distribute their handbooks to their staff and hold training sessions to set forward their guidelines.

Liability exposures are the greatest concern of risk managers. If liability protection is ignored then the entire camp operation may be wiped out. Even if a camp is incorporated where liability is limited to the assets of the corporation, the camp would probably fold if it should become necessary to satisfy a substantial judgement. High safety standards and proper supervision normally satisfy the legal requirements of protecting campers. This does not mean that no one will try to sue. Part of insurance premiums are used if legal defense is necessary and not exclusively to satisfy judgements.

Liability coverage is available under the Owners', Landlords', and Tenants' form of insurance or a comprehensive form. Coverage of private profit-making camps would probably tend to be less because of the tax considerations for losses than a non-profit corporation. A basic policy may be for $100,000 bodily injury liability for each person and $300,000 each occurrence.

Adds to overall coverage

The trend is towards higher coverage and towards the comprehensive form. This then adds both height and breadth to the overall coverage which may have additional insurance with umbrella liability insurance. How much liability insurance depends in part on the dollar judgements rendered in each state. Separate liability coverages are also available for property damage, products, malpractice, and vehicles.

A preventive program followed by insurance is the best defense against liability

A camp's fire coverage may be just as important as its liability coverage. Camp buildings are generally close together and not constructed with fireproof materials. Camps are often quite a distance from the local fire department and some do not have a resident caretaker. The cost of replacement is not always properly assessed for adequate fire insurance coverage. Many camps are written on a coinsurance basis. The insurer covers a certain percentage of a particular value and the camp takes the rest of the loss either from a self-insurance fund where money has been set aside for this purpose or from their immediate revenues.

Types of coverage

Camps can normally, for a price, obtain insurance coverage. Coverage can be described as either essential coverage, desirable coverage, or as available coverage. These can be important when buying insurance. In the camp survey, it appears that a camp is more likely to review the amounts of coverage than to seek competitive bids on insurance although the camp will negotiate the premium cost for the amount of coverage.

Many camps ask the parents of the camper to sign a hold-harmless agreement or a blanket waiver of liability for any and all acts that may occur while the camper is involved in the camp program. While this sets forth a certain understanding between the parents and the camp it would probably be best not to rely upon this as a legal defense. A prevention program followed by insurance is the best defense against liability.

Specific releases are also used to permit the camper to appear in camp promotional pictures, cover points of late arrival, early departure, withdrawals and dismissals. Some camps do not give tuition refunds under certain circumstances. A release may also allow the camp the right to send a camper home because his influence is considered harmful, undesirable, or immoral. An attorney may help the camp word its release to conform to the law.

Insurance is available for summer camp tuition refunds. This coverage will cover refunds for individual withdrawal, epidemic withdrawal, late arrival, failure to open, flood withdrawal, and post-season quarantine.

Campers' medical reimbursement insurance covering bodily injury, death, sickness, and disease is available. This type of policy may serve a valuable public relations role as well as saving the camp the out-of-pocket medical expenses. Staff members do not have to be covered other than under workmen's compensation insurance depending on state laws. Since workmen's compensation covers only those injuries arising out of the course of employment while on duty, it is recommended that coverage be extended to eligible staff. Workmen's compensation laws do not cover non-occupational sicknesses, injuries occuring during off-duty hours, or when away from the premises on non-related personal activities. Each state is different on rates, requirements, extent of coverage, and settlement amounts.

Other available coverages extend to misappropriation of camp funds, tuition fees, tuition refunds, cargo insurance, outboard motor boat loss, theft, burglary, life, personal effects, volunteer worker, and extended coverage endorsements to the fire insurance policy for windstorms, snow collapse of roofs, vandalism and malicious mischief.

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By prevention, inspection, and analysis operating risks are reduced and an experienced rating can be achieved with the insurer. One of the more noted methods of risk analysis is by Richard Prouty.

Weighing risks

Prouty's method analyzes each potential loss-cause combination. By determining whether the probability of loss is "almost nil," "slight," "moderate," or "definite" one gains an idea of loss expectations. By determining the severity of the loss it is possible to weigh each loss or combination of losses.

Prouty suggests that they be measured by the maximum possible loss (the biggest loss that could possibly occur), the maximum probable loss (those losses that are most certain to happen), and the annual expected loss (the weighted averages of all the losses in the long run). Formalizing one's analysis of the probability can guide one in protecting the property and reputation of the camp.

Consultation with "experts" may be helpful to let you know where you stand and how you can do things better.

Maintaining contact with interested professionals can improve the quality of the camps and in time of need they are more willing to help you out. Some of the available consultants are accountants, lawyers and insurance brokers.

Creating a safe environment may be easier to say and plan than to actually do. It is costly to renovate especially when funds are needed for maintenance and expansion programs. Some camps establish an operations, site and development committee to make recommendations that can be carried out in both the short and long run.

Having a preventative maintenance policy and making an effort each year to upgrade the property will improve the safety of the camp as well as the appearance. Often remodeling existing structures is money better spent than on new structures. Most of all, it is the frequent inspections that enable you to get to a problem before a camper gets into one.

Personnel policies

Laws require that employees not be discriminated against on certain prohibited bases. Certainly this points to a trend in hiring camp staff according to qualifications. Safety is as much a state of thought as it is the environment. Something like 80 percent of all accidents are really caused by the human element. Each camp may want to consider some of the following for inclusion in their personnel policies:

Minimum age level of a counselor will be 18 years of age. There will be one staff member for each three campers. Swimming area staff will be under the direction of a swimming director. Swimming instructors must be certified by the American Red Cross. Riflery and archery activity staff shall have proper certification and demonstrate the necessary knowledge and skill for the safety of those campers in the activity.

Staff will not be asked to double up on assignments for which they lack necessary expertise. Staff will be hired primarily on the basis of character and job ability. Staffing of the infirmary shall be by a nurse or in their absence by one holding first aid certification. Maintenance crews shall be instructed in all fire procedures including fire prevention and fire fighting techniques appropriate to the camp. Staff members will be evaluated on a regular basis.

Each staff member will be responsible for the policing of activity areas for broken glass, debris, and any unused or discarded equipment.

> Supervision of campers is a guiding process, not a domineering one

Camper supervision

The employees are technically responsible but the legal responsibility is upon the employer. The posting of rules relevant to each activity is important but they must be explained, understood, and enforced. For the safety and harmony of the activity, specific rules are often printed up for the more organized sports, archery, wood shop, as well as swimming and boating.

Approximately half of the accidents occur during supervised periods of the day. Giving proper instructions to the campers allows them to participate more fully in the event. Many children need extra help to learn to live in the open. If the camper has the proper attitude and learns to respect and obey the advise and the instruction of the counselor then they will not go wrong at camp.

The supervisor of each counselor or the director needs to insure that the instructor is qualified, enforces the rules, maintains the activity area, and keeps the campers under control. This does not mean that creativity must be stifled, only that certain guidelines and safety measures must be enforced. If a child wants to try something new, let them try and if they fail then they will learn from their mistake. They may discover something really innovative. Supervision of campers is a guiding process, not a domineering one.

Beyond the scope of individual activities it is important that a well-rehearsed and carefully thought out emergency plan be established. The local fire department may suggest how a fire drill should be run on your particular site or you may already have one worked out. The swimming area director may have a plan for locating a missing swimmer or this may already be a standard operation. Good ideas and plans should be written into policy for others to study and improve upon.

Risk analysis

Risk identification is the process by which a camp systematically and continuously identifies property, liability, and personal loss exposures as soon as or before they emerge. Some methods of risk identification are: use of a checklist, statistical records of losses or near losses that may be repeated in the future, reliance on insurance agents or brokers, flow charting a particular process, observation directly and talking to personnel, analyzing the interactions with different activity or program areas, and study of one's financial statements or book of account.

Check lists are used primarily by large industrial concerns but can be applied to camps. The check list is a risk analysis questionnaire which creates a listing of potential losses. This list may also be used by individual insurers for the purpose of underwriting.

Analyzing the contents of the camp from inventory and balance sheets can indicate potential losses both as to the area and the extent. It can be misleading, however, on depreciable items since these would have to be looked at under a replacement cost basis. Since accounting for income tax purposes varies depending on whether an organization is a profit or non-profit type, the concept of loss will vary. The impact of losses on the organization and the amount of deductables that would be most suited are based on tax type, available funds, and basis of accounting costs.

Interactions are analyzed by on-site inspection of both the facilities and operations. Feedback from department heads is valuable in arresting potential losses. In the kitchen, one

would inspect for cleanness, food covers in place, perishable foods refrigerated between 38° and 45°F, cooked food never left unrefrigerated for more than three hours, all cooking, serving, and eating dishes are clean and rinsed of soap, garbage properly containerized and disposed, and insuring the quality of all food shipments. Product liability insurance is often carried for claims from food poisoning.

Flow charting may be used to show the steps in an operation. The food comes from the warehouse to the camp kitchen where it is stored, prepared, and served. This process may point out certain loss potentials such as a lost or damaged shipment, spoiled or burned food, and sickness or food poisoning.

Camps often keep records of accidents which contain information about age, time of day, quality of supervision, type of accident (i.e. camper to camper collision), seriousness of accident, and necessary remedy taken. Future accidents perhaps can be avoided by studying these records and using them in site development planning.

Training personnel

Risk management in each activity is difficult to cover because of the different and varied activities of each camp. Even if the director does an excellent job of managing the camp's risks it will be up to the staff to keep this good work all summer. The camp surveyed felt that their best way of setting forth risk management policies was through pre-camp training and the use of staff manuals or handbooks of some sort. Risk management involves creative thinking to consider all possible losses, regardless of how small.

This process is stimulated by illustrative analysis of an activity area, of activity area checklists, of consultation of the counselors with their supervisor, or writing up a report on the risks of that activity. Each staff member has to know how to cope with these risks once they are uncovered.

Some methods are prevention, precaution, requesting safety devices, checking with the director to make sure insurance or other coverage is applicable, requesting needed maintenance, and where it appears that nothing can be done, make this known to the director of such a risk assumption.

Assumption of risk may not be such a bad thing where it is something like lost or broken arrows from the archery set. However, if risks are ignorantly assumed it can be costly. This could be the situation of having frozen food shipped to the camp by common carrier under the terms of f.o.b. point of shipment when it was believed to be f.o.b. point of destination, and so no insurance had been obtained for the shipment. Where risks are assumed, extra care must be exercised or the activity discontinued.

End result

This is what a risk management program may look like in outline form:

Loss-control measures—good housekeeping, preventative maintenance, emergency plans for fire, lost campers, missing swimmers, frequent inspection and policing of cabins and activity areas, training of personnel in safety practices, and encouraging feedback for loss control.

Retention—losses in excess of limits, excluded, or up to the deductible amounts on purchased insurance, earthquake losses, water damage losses, cost of replacing valuable papers other than merely copying them from a preserved source, theft of uninsured property, war losses, and flood losses.

Noninsurance transfers—all shipments received at camp under contract terms of liability and ownership beginning at point of destination.

Insurance—workers' compensation, comprehensive liability, fire and extended coverage, comprehensive automobile liability, life on all year round workers, accident and sickness, tuition refund, theft and burglary, and money and security.

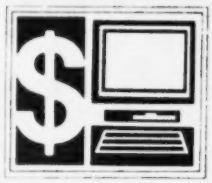
Risk management is a more sophisticated way for camps to plan for their economic losses of all kinds. Preparing for losses involves doing the research to gather all the pertinent data. An analysis is done to conceptualize these risks using the method suggested by Richard Prouty or by some more sophisticated statistical method. Once the problem has been properly defined, a decision is made as to which tool or combination of the basic tools (avoidance, loss control, combination or separation, transfer, and retention) will handle the risks involved.

After piling up the alternatives, a selection is made. This method is then applied and monitored. A continual scanning of the camp environment for future trouble spots allows the necessary revisions to be made in a timely and effective manner. □

21

Insurance costs— why they are rising rapidly

by Ed Shirick



CAMPING MAGAZINE, SEPTEMBER/OCTOBER 1985

Camp owners are only one of the many business groups affected by the current upheavel of the insurance industry. The problems of U.S. based property and casualty insurance companies has moved from the business pages to the front page and have become the subject of many newspaper and magazine articles.

This article will provide a background and perspective to help you understand what happened to the insurance industry and why.

Historical perspective

The Insurance Services Office (the advisory insurance industry rate-making organization) recently published a 31-year analysis of the underwriting profits and losses of U.S. property and casualty insurance. It was very revealing.

What emerged was a clear cyclical pattern. These cycles typically run in three to four-year patterns. A profitable period is almost immediately followed by a corresponding period of unprofitability. Presumably, after an unprofitable period, rates are raised, underwriting procedures tighten, and the industry returns to profitability once again. There was a deviation from this otherwise predictable pattern of doing business which began in 1979. Not too surprisingly, 1978 was the best year ever for the property and casualty insurance industry. They earned $1.3 billion dollars in underwriting profits.

Coincidently with the successes of 1978, large non-insurance firms saw profit opportunities in the insurance industry and many insurance companies were purchased by conglomerates.

This is the first of a series of articles by Ed Shirick, vice president of the Rhulen Agency.

New leadership

At the same time, there were management and underwriting philosophy changes occurring within the industry that would ultimately set the state for disaster. The changes being made in 1978 moved many insurance companies into new directions. At the time they seemed to have real merit.

Cash flow underwriting

One of these changes was "cash flow underwriting." This was brought about by high interest rates afforded by many financial institutions seeking "cash!" By increasing the amounts of premiums written, the theory suggested a creative company could generate substantial investment income and further enhance profits. So, on the heels of the best underwriting results in history, the industry planned to make additional profits by investing the cash flow product by premium payments.

What happened?

The heart of the cash flow underwriting approach became rate cutting. Lower rates meant more customers; more premium dollars; more investment profits. It seemed like a good solid idea and it appeared to work, at least initially.

The $1.3 billion underwriting profit in 1978 quickly disappeared into a $1 billion underwriting loss at the end of 1979. No one was alarmed because the industry still made substantial profits from its investment income. In 1980, the loss was pegged at $2.77 billion, but, once again, investment income saved the bottom line.

As the underwriting losses escalated, underwriters cut rates even further to avoid losing their basic customers and the premium cash flow needed to provide investment income, now absolutely necessary to show a profit. The day of reckoning was fast approaching. After all, how long can any business cut its income before it can no longer meet its expenses?

In 1981, however, it seemed as if the insurance industry could do it forever. With record high interest rates to boost investment income, the $6.35 billion underwriting loss still wasn't enough to change the industry's thinking. It was sufficient to have industry experts ask how long the cycle could last and to study the phenomena. Some experts did predict that the cycle would end when interest rates fell. But, it was not to be. High interest rates and investment opportunities attracted many foreign business people to the United States in the early 1980s. Some of these foreign interests entered the insurance business and provided the necessary capital and capacity to the U.S. insurers.

In the mid-1970s, many large corporations established captive insurance companies. Their purpose was to provide insurance to parent organizations which was not reasonably priced or readily available from regular insurance companies.

The American Camping Association explored the possibilities of establishing a captive insurance company in the late 1970s. The ACA National Board eventually settled on a program which is open only to accredited camps. The Board delegated the supervision of the program to Organization Support Services, Inc. (ACA's for-profit corporation). It provides more favorable terms under a restrictive plan in which Rhulen Agency, Inc. serves as managing general agent. The insurance is obtained through Public Service Insurance and Motors Insurance, a company owned by the General Motors Corporation.

The Internal Revenue Service chal-

lenged this practice and refused to allow tax deductions for premiums paid to captive insurance companies. One way around the IRS challenge was to have the captive insure other businesses and accept risks in addition to those of the parent organization. Consequently, many captive insurance companies added to the ability of regular insurance companies to write business.

By 1982 underwriting losses grew to $10.4 billion. Interest rates began to fall as did inflation. The worst fears of the industry were about to be realized.

Compounding the problem

Simultaneously, other factors were at work which would contribute to a financial disaster of unpredented proportions for insurers.

The number and size of lawsuits in the United States was growing steadily. A Forbe's July 15, 1985 article stated there was one private civil lawsuite in 1984 for every 15 Americans. Federal, civil filings by private parties are up 50 percent and state filings up 20 percent since 1979. The Forbe's article reported that in 1983 alone, 360 personal injury cases were settled with million dollar awards or more, 13 times the number in 1975.

Insurers were now being haunted by lawsuits involving pollution, latent disease claims from exposure to such materials as asbestos, medical malpractice, child abuse, and products liability claims. Many of the injuries in these 1985 claims were alleged to have developed from events occurring or products manufactured up to 20 years ago. Was it really possible to know that a certain substance was a carcinogen 20 years ago?

As our civil justice system attempted to indemnify the consumer for injuries with larger and larger awards, the insurance companies, their policyholders and their stockholders were forced to pick up the tab.

The red ink continued. In 1983 there was a $13.3 billion dollar underwriting loss. Finally, in the third quarter of 1984, the insurance marketplace began to change. It was too late to change the results. A $21 billion writing loss in 1984 represented the worst experience since the 1906 San Francisco earthquake.

In the process, foreign investors went home to count their losses. The captive insurance companies have stopped writing risks other than those of their parent organizations. Some have ceased operation completely. Several large and some smaller insurance companies have gone out of business entirely.

What can be done?

The companies who remain are once again fighting to institute sound underwriting philosophies in hopes to returning to earning profits from underwriting activities. This means higher premiums, fewer companies willing to write insurance for certain businesses, restricted coverage or reduced limits and a generally more difficult time in getting a satisfactory insurance program in the future.

Event has painted such a bleak picture, and an obvious question arises. What can be done? More specifically, what can camp owners do to get coverages that respond to their specific needs? There are some answers.

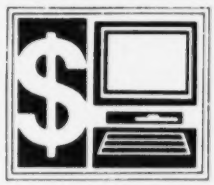
That will be the subject of another article to appear in a future *Camping Magazine.*□

23

Buying insurance wisely

Some tips on how to obtain the best results for your camp

by Ed Schirick



CAMPING MAGAZINE, JANUARY 1986

This is the second article by Ed Schirick, CPCU, of the Rhulen Agency.

By now, most camp directors have experienced the turmoil, higher prices, restricted coverage, and increased uncertainties associated with securing a camp insurance program.

This article is a follow-up to the one which appeared in the September/October 1985 issue of *Camping Magazine*. That article provided a background to help camp directors understand what happened to the U.S. insurance industry and why camp insurance cost more in 1985.

This article will focus on what you as a camp director/person responsible for buying camp insurance can do to get the kind of insurance you need. Also, it will outline some actions ACA Sections may wish to consider on a local level aimed at their representatives.

First, the insurance agent who places your camp insurance should be a "professional." After all, your agent is responsible for explaining your operations and your philosophy concerning safety and risk management to insurance company underwriters.

How do you decide if your agent is a "professional?" Many insurance agents work long and hard to educate themselves in the insurance business. Generally, any agent with a CPCU (Chartered Property Casualty Underwriter) or CIC (Certified Insurance Counselor) designation has a high level of interest in the insurance business and has acquired a broad background that qualifies that person as a "professional."

There are other insurance agents who have the experience to do a "professional" job, but have not pursued a CPCU or CIC designation. They are nonetheless qualified.

What can you expect?

Your insurance representative should be interested in your camp. You should receive reasonably prompt responses to your questions and problems. Your insurance agent should be checking with you at least annually to update fire insurance values, deductibles, vehicle lists, camper days and to review his/her expectations as well as yours for the renewal of your insurance program. It is reasonable to expect your agent to begin working on your renewal at least 90 days and, in the current market probably 120 days, before your policies renew and to visit camp occasionally.

It is also reasonable to request and receive binders from your insurance representative if your policies are not ready on the date your insurance coverage renews. A binder is evidence of insurance coverage for a specified period (30 days for example) or until the policy is issued. A binder should be replaced by an actual policy. It is preferable to have all your policies in your possession before camp begins. However, the insurance companies are experiencing processing delays which have made this goal difficult to achieve, in some instances.

In addition, it is your agent's responsibility to place your insurance with a financially stable insurance company licensed to do business in your state. You can test professionalism here by asking for the Best's rating. Any company with a B+ rating or better is probably acceptable.

Secondly, here are some suggestions you can apply that will directly reduce your camp insurance costs. They focus on sharing more risk. Your insurance representatives may have additional ideas.

1. Consider raising the deductible on the insurance carried to protect buildings and their contents from fire, windstorm, vandalism, etc. The standard deductible has been $100. Some companies will give large credits (up to 18 percent) if you raise your $100 deductible to $1,000. Incentives for higher deductibles ($2,000 or $5,000) are not as significant. They should be considered, however, based on each camp director's willingness to risk financial loss in this area.

2. When fire insurance was available cheaply, you were encouraged to raise your buildings and contents insurance up to their replacement costs. Now, it's time to rethink this approach. For example, there are a few buildings that are absolutely essential to your operations (i.e., dining hall, recreation building, office). These are buildings you would replace and are usually the most expensive buildings at camp. Consequently, they should be insured for their replacement value.

However, other buildings of lesser value could be insured for their depreciated or actual cash value (ACV) in lieu of replacement cost. This approach allows you to reduce the amount of insurance you carry by the difference between replacement cost and actual cash value. Your insurance premium is reduced in direct proportion to the reduction in values. (i.e., $100,000 difference at $1 rate per $100 of insurance = $1,000 savings.)

3. Your insurance representatives also encouraged you to update your insurance on buildings and contents to "All Risk." While this is the best coverage available to insure against property losses, you may want to consider "named perils" insurance at a reduced cost. Discuss this approach thoroughly with your insurance representative, however, so you clearly understand what you will give up by making such a choice.

4. Review the limit of liability insurance you're comfortable carrying. In recent years, liability and umbrella liability insurance was readily available at very reasonable prices. In 1985 liability and umbrella liability prices soared. While it is a difficult choice, a reduction in liability limits will directly reduce your costs. Realistically, however, a camp director should carry $500,000 of general liability with a $1,000,000 umbrella for a total of $1,500,000 of liability insurance protection at a minimum.

5. The transportation of campers is an area that can result in a catastrophic liability exposure. If you have traditionally transported campers in buses you own, consider contracting with a bus company for this service. While large bus companies are also experiencing insurance difficulties, they may be able to offer transportation services at less cost because of their size. In addition, you transfer the risk of a liability claim to the bus company when they provide the bus and the driver. Remember to ask the bus company for an additional insured endorsement.

If you continue to transport campers in vehicles you own or lease, consider raising collision and comprehensive deductibles or dropping this coverage completely depending on the age and value of the vehicle covered.

6. Many camps carry camper insurance to pay for medical expenses because of illness or accidental injuries to campers. This insurance has paid first whether the parents have coverage or not.

It is time to consider changing this to an excess basis. This means the camper insurance policy pays in coordination with the parents' insurance. If the parents' policy has a deductible or pays partially, excess camper medical insurance picks up the costs of the deductible or the difference remaining unpaid. If there is no coverage under the parents' policy or no insurance, the excess camper medical policy becomes primary insurance. Excess camper medical insurance costs less than primary coverage.

Be open to new ideas

In addition, it is essential to maintain your commitment to safety and risk management. Be open to new ideas. Review your risk management plans, network with other camp directors and determine where you are willing to make concessions and changes.

The insurance industry maintains civil justice reform in the United States is a prerequisite for a return to the predicability they need to write certain types of liability insurance.

Prices will continue to escalate for liability insurance for virtually every business unless there is a meeting of the minds on this issue.

Following is a list of some ideas for civil justice reform that may have some merit.

1. Require liability claims be sent to arbitration before going to court; require certain suits to be heard before a judge only. (No jury.)
2. Establish a threshold for "pain and suffering" injuries.
3. Structure awards payments for damages in excess of $250,000 through some type of an annuity arrangement.
4. Discourage "frivolous suits" by awarding costs and fees to a successful defendant.
5. Set limits on attorneys' contingency fees.

Since this is an issue that effects everyone, it is appropriate for ACA and its Sections to consider taking an active part in the negotiation process for change through your legislative chairpersons and by direct contact with local and national elected officials.□

Waivers

by Janna S. Rankin

CAMPING MAGAZINE, JANUARY 1986

Many camps use some form of release, parental permission slip, waiver, or other legalistic device to attempt to reduce the chance of lawsuits. The "folk logic" regarding these forms varies: 20 years ago we thought they were terrific; 10 years ago we frequently said they "weren't worth the paper they were written on." Perhaps it's time for us to re-examine the function and potential values of waivers.

What we are talking about here is allocation of risk. Certain risks are unavoidable in any business—the crops may fail, there may be a fire or a flood—and the traditional way to handle these risks is to purchase insurance against the uncertainties of the future. When we insure our camp we have allocated the risk by contract; we have entered into a contractual agreement with another party who has studied the likelihood of the unfortunate event happening and has agreed to pay for the damages if it does. The law does not prevent parties from distributing these risks by contract.

On the other hand, if we hire a hot-tempered village leader who has the habit of striking people near him for no cause, should we be allowed to contract with possible victims so we are not liable? Should it matter whether the risk is caused by gross carelessness or merely by slight negligence? Should there be limits on our freedom to enter into contracts with the campers and/or their parents, or should the courts only involve themselves with matters of unconscionable or illegal contracts? Even the most libertarian among us surely would agree that people should not be allowed to enter into a contractual agreement to murder a camper—no matter how badly he/she has behaved!

A waiver or release is an intentional and voluntary relinquishment of a legal right. When we talk of waivers in a recreational camp setting, the right which is conceded is the right to bring an action against someone who has caused the camper to be injured. In this sense the waiver is a contract, and must meet the traditional contractual requirements of specifying the parties, the subject matter, the terms, and the "consideration." In legal terms, the consideration is the price or thing of value which induces a person to enter into the contract. Consideration must be mutual in the typical business agreement.

Tort liability

In a camp setting, the parties would be: (a) the owners and operators of the camp and, (b) the campers' parents or guardians and/or the campers themselves, depending upon their ages. The subject matter would be tort liability. The terms would generally be stated in terms of a disclaimer or exculpatory statement; typically they might read as follows:

> It is expressly agreed that all use of services and facilities shall be undertaken at the participant's sole risk and that the camp shall not be liable for any claims, demands, injuries, damages, or causes of action whatsoever to any camper arising out of or connected with the use of any of the services and facilities of Camp Goodtimes. The camper does hereby expressly forever release and discharge the said Camp from all such claims, demands, injuries, damages, actions or causes of action, and from all acts of active or passive negligence on the part of such Camp, its owners, agents, or employees.

In short, in consideration of the privilege of camp attendance, campers must not only pay a fee, they must agree not to hold the camp responsible for negligence!

In other words, instead of a contract which has as its subject matter the delivery of pickle relish to the camp kitchen and the concurrent obligation to pay for the condiment, or a contract which agrees that, in return for paying a premium, if the wind destroys the arts and crafts pavillion the insurance company will pay to rebuild, the release is an agreement to allow the camper to use the camp in exchange for a promise not to sue if the camper is injured as a result of that use. The legal system favors both the first and second forms of contractual arrangements, but disfavors the third and generally finds it unenforceable. Why? A contract for the delivery of goods ensures fair and uniform business practices. A contract which allocates foreseeable risks is an appropriate way to distribute the costs of doing business. But a contract which exempts one party from tort liability for harm caused intentionally or recklessly is clearly inappropriate since society has a significant interest in discouraging knowingly bad behavior. Behavior which fails to meet the standards of conduct for the protection of others against unreasonable risk of harm but which is merely careless also should not be encouraged. But whether releases in advance for the consequences of such careless or negligent behavior should be void as a matter of public policy is far from a settled question.

Are contracts upheld?

Have these contracts ever been upheld by the courts? Yes, but not in a

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traditional children's camp setting. A release may still be of some value to the owner/operator of a camp but only under specific conditions and circumstances.

Let's start with the down side—when have releases been thrown out or disregarded? When Charley Fedor wanted to attend a Boy Scout camp, he was required to sign a waiver absolving the camp from liability for acts of negligence. In order to keep camp costs within the financial means of the greatest number of boys, the camp had chosen to substitute this waiver of liability provision for the purchase of a camp accident insurance policy. The waiver was the only term available to the Fedor family, and they accepted it. Charles was injured while at the camp, and brought a lawsuit against the Scouts. The defendants filed a special defense to the complaint which essentially said that since Charles and his parents had signed a waiver, the court did not even need to consider whether or not the camp had been negligent in failing to supervise the campers. The court disagreed. They said that the waiver violated the general public policy rule against agreements exempting parties from liability for their own negligence.

In another case, Lynn Kaufmann, a 15-year-old, signed a written agreement which read, in part:

> I hereby release American Youth Hostels, Inc., and its agents of any and all responsibility or liability of any nature whatsoever for any...personal injury occurring on this trip....

Here the court said that while the word "release" was used, the instrument was really a covenant not to sue or an agreement to release a future claim. Since the general rule of law is that a child cannot bind herself absolutely by contracts, the agreement not to sue was not binding upon her.

The court in the Kaufmann case quoted from an earlier decision when it said:

> Releases and covenants of this nature have always been scrutinized, and have been enforced with many qualifications. Courts have always hesitated to allow parties to absolve themselves from the obligation to exercise ordinary care in human relationships, by contracting that the operation of the law of negligence shall be suspended in broad areas of conduct.

Time and again the courts tell us that these agreements will be looked upon with disfavor and will be construed strictly against the party asserting the defense. This is particularly true when the injured party is a minor. In the Kaufmann and the Fedor cases, the court found that the releases which the participants had signed prior to the accidents were not binding. They further noted that approval by a parent of his child's contract does not validate the contract. The general rule is a minor's contract is voidable and can be disaffirmed either by the child or his guardian before he reaches majority, or by the minor himself within a reasonable time after reaching majority.

Third-party defendants

On the other hand, in many cases the presence of a release or permission slip has assisted in the defense of an action. For example, Glen Gregos was injured while participating in a motorcycle race and sued the sponsors of the race, the American Motorcycle Association and the Viking Motorcycle Club. He charged them with negligent supervision and administration of the race. The California Supreme Court allowed the defendants to add Glen's parents as "third-party defendants" because the parents:

(1) knew that motorcycle racing is a dangerous sport,
(2) were "knowledgeable and fully cognizant" of the training and instruction which Glen had received on the handling and operation of his motorcycle, and
(3) directly participated in Glen's decision to enter the race by signing a parental consent form.

Under California's comparative negligence rule, Glen's parents could be required to indemnify the Motorcycle Association to the extent that a jury found them at fault. What is the application of this case for us? It is conceivable that a parent might be eager to enroll her daughter in a camp which has an advanced gymnastics program or an especially good equestrian program, for example. Let's further assume that in completing the application the parent might misrepresent the previous skill and/or training the camper had in this area. If the camper were injured, and the injury were proximately caused by the camper's undisclosed lack of skill or training, then the parent might be joined as a defendant in an action by the camper against the camp.

Another function of the parental permission slip is to assist with factual disagreements at the trial. Suppose, for example, that a camper has an allergy and, when the group is out on an overnight, suffers a severe anaphylactic reaction to a bee sting. If the parents had failed to inform the camp of the medical problem, and there is proof that they had the opportunity to do so (e.g., an appropriate form on file), then the camp will have a strong defense if the parents try to claim that they informed the camp of the medical problem, and that the camp has been negligent.

Conversly, if a camp ignores information they have on file, or fails to provide information to parents so they can make a reasoned decision, the camp is much more likely to be held liable. In an Oregon case a school district ignored the notes that a girl's doctor had submitted with regard to a history of back problems. Further, on four occasions the girl's parents had asked the school to furnish a list of physical education exercises so they could consult with her doctor; the school never furnished the information. When the girl was injured in a gymnastics class, the court held the school liable. While the courts look with skepticism on waivers for children, and virtually never uphold them, there are many cases where a release has withstood the judicial test with regard to adult activities. If you operate a camp for adults, or rent your camp to groups of adults, you will want to consider the use of a waiver particularly with regard to high risk recreation programs.

One of the most recent cases involved Anthony Hulsey who enrolled in a "First Jump Course" offered by a parachute center in Southern California. He signed an "Agreement and Release of Liability."

After signing the agreement, and enrolling in the course, Mr. Hulsey received a complete U.S. Parachute Association approved course of in-

(continued on next page)

struction in sport parachuting taught by an instructor who was certified by the Association. During the training the instructor advised the class that students occasionally break their legs while jumping. Canopy control was emphasized in the class, and the student received instruction on the proper procedures to be followed in maneuvering the parachute for a landing. Mr. Hulsey admitted in trial that he understood all of the information and felt that he was one of the better students in the class.

Public policy

Nevertheless, when he attempted his first jump he was unable to steer toward the target area and, when he tried to land in a vacant lot he collided with power lines and fell to the ground with a broken wrist. He sued the parachute center and argued that the agreement was not sufficiently explicit or unambiguous, and that the release was generally against public policy.

The court looked at the release and said:

> it would be hard to imagine language more clearly designed to put a layperson on notice of the significance and legal effect of (signing it)....Instead of disguising the operative language in legalese, the defendant prepared its agreement in simple, clear and unambiguous language....

To determine whether the release was against public policy, the court looked to see whether the agreement was executed in connection with services of great importance and of practical necessity to the public. As a general rule, the more significant the "essential service" the more likely the court is to not uphold a release. A primary example of this is a case in which a person was required to sign a release as a condition to receiving medical treatment at a hospital. When people have no choice concerning whether to seek a particular service, it would be unconscionable to permit the party offering the service to exploit its position by relieving itself of the responsibility to be careful. In the Parachute Center case (as well as in numerous other recreation activity cases), the court held that "parachute jumping is not an activity of great importance to the public and is a matter of necessity to no one."

The strongest cases for upholding waivers of this nature are where clear releases signed by adults are combined with conduct on the part of the recreation provider which does not really appear negligent. In *Rosen v. LTV Recreational Development, Inc.*, many of the elements concerning the release were similar to the Parachute Center case, but the court found the practice of allowing solid trail markers in the middle of a ski run so dangerous they discounted the waiver.

The Supreme Court of Minnesota recently upheld a release in a case where a woman was injured while exercising at a private health spa. Here, as a condition of membership, the woman had signed a contract which relieved the spa from liability to members for personal injuries arising out of negligence. The court held that:

> (Plaintiff) voluntarily applied for membership in Spa Petite and acceded to the terms of membership. There was no showing that Spa Petite's services were necessary or that the services could not have been obtained elsewhere....It should have been obvious to any of (plaintiff's) age, education and experience that an exercise program...bears with it a certain risk of injury...(and therefore, the release was valid.)

So, with cases going both ways, what conclusions can we reach which will be helpful for camp directors? Initially it is important to remember that children generally are not considered capable of entering into binding contracts, and that the courts view waivers with skepticism. Releases, therefore, cannot be considered helpful when a camp tries to avoid liability for negligent behavior which has injured a child. On the other hand, a comprehensive permission slip signed by a parent may be helpful in the defense of a difficult case. With regard to adult activities in a recreational setting, a release may be upheld if it is carefully worded, concerned with a risk normally associated with that activity, and the recreation service provider has not been clearly negligent. □

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Edwards v. Lago, 98 A.D. 436, 90 N.Y.S. 725, 730, aff'd 184 N.Y. 579, 77 N.E. 1188 (1904).

As third party defendants the parents would be liable for the resulting damages to (her) to the extent that they were found negligent in supervising their son and that negligence was a proximate cause of the injuries.

Mingolello v. Maimonides Assocs., Superior Court, 20 Cal. 3d 879, 576 P.2d 899, 903, 146 Cal. Rptr. 182 (1978).

At this time, parents and children as well as spectators could not be sole insurer for damages. Recognizing the reality of unfortunate collisions and discounting the probability of fraud and collusion, most states now permit such suits.

Summers v. Milwaukee Union High School District, 410 App. 2d 461, 9 P.2d 369 (1961).

Hulsey v. Elsinore Parachute Center, 168 Cal. App. 2d 333, 214 Cal. Rptr. 194, 198 (1985).

Tunkl v. Regents of the University of California, 60 Cal. 2d 92, 383 P.2d 441, 32 Cal. Rptr. 33 (1963).

Seaman v. Franklin v. Calypso Corp., 79 A.D.2d 134, 434 N.Y.S.2d 288 (skiing water tobogan); Kaczkowski v. United States, 456 F.2d 1017, 1020 (3d Cir. 1972) (skiing instruction); Lodato v. Au Lumiere Assoc., Inc., 10 N.Y.2d 264, 177 N.E.2d 425, 221 N.Y.S.2d 362 (scuba diving); Hall v. Ithaca Youth Bureau, Inc., 87 A.D.2d 899 (3d Dept. 1982) (sledding); Alabama 19 (40 (ice skating).

Hulsey v. Elsinore Parachute Center, supra at 199.

Schlichter v. Spa Petite, Inc., 328 N.W.2d 420 (Minn. 1982).

Records Retention Timetable

Records Retention Timetable

Legend for Authority to Dispose

AD—Administrative Decision
ASPR—Armed Services Procurement Regulation
CFR—Code of Federal Regulations
FLSA—Fair Labor Standards Act
ICC—Interstate Commerce Commission
INS—Insurance Company Regulation
ISM—Industrial Security Manual, Attachment to DD Form 441

Legend for Retention Period

AC—Dispose After Completion of Job or Contract
AE—Dispose After Expiration
AF—After End of Fiscal Year
AM—After Moving
AS—After Settlement
AT—Dispose After Termination
ATR—After Trip
OBS—Dispose When Obsolete
P—Permanent
SUP—Dispose When Superseded

* After Disposed ** Normally † Govt. R&D Contracts

Type of Record	*Retention Period Years*	*Authority*
ACCOUNTING & FISCAL		
Accounts Payable Invoices	3	ASPR-STATE, FLSA
Accounts Payable Ledger	P	AD
Accounts Receivable Ledgers	5	AD
Authorizations for Accounting	SUP	AD
Balance Sheets	P	AD
Bank Deposits	3	AD
Bank Statements	3	AD
Bonds	P	AD
Budgets	3	AD
Capital Asset Record	3*	AD
Cash Receipt Records	7	AD
Check Register	P	AD
Checks, Dividend	6	
Checks, Payroll	2	FLSA, STATE
Checks, Voucher	3	FLSA, STATE
Cost Accounting Records	5	AD
Earnings Register	3	FLSA, STATE
Entertainment Gifts & Gratuities	3	AD
Estimates, Projections	7	AD
Expense Reports	3	AD
Financial Statements, Certified	P	AD
Financial Statements, Periodic	2	AD
General Ledger Records	P	CFR
Labor Cost Records	3	ASPR, CFR
Magnetic Tape and Tab Cards	1**	
Note Register	P	AD
Payroll Registers	3	FLSA, STATE
Petty Cash Records	3	AD
P & L Statements	P	AD
Salesman Commission Reports	3	AD
Travel Expense Reports	3	AD
Work Papers, Rough	2	AD

Note: Each individual camp must look at all regulations which relate directly to them. The above authorities are some that should be considered by each camp. However, IRS, OSHA, and EEO, among others, should also be consulted.

Remember often various governmental agency retention periods conflict but you as an organization must use the longest.

Type of Record	*Retention Period Years*	*Authority*
ADMINISTRATIVE RECORDS		
Audit Reports	10	AD
Audit Work Papers	3	AD
Classified Documents: Inventories, Reports, Receipts	10	AD
Correspondence, Executive	P	AD
Correspondence, General	5	AD
Directives from Officers	P	AD
Forms Used, File Copies	P	AD
Systems and Procedures Records	P	AD
Work Papers, Management Projects	P	AD
COMMUNICATIONS		
Bulletins Explaining Communications	P	AD
Messenger Records	1	AD
Phone Directories	SUP	AD
Phone Installation Records	1	AD
Postage Reports, Stamp Requisitions	1 AF	AD
Postal Records, Registered Mail & Insured Mail Logs & Meter Records	1 AF	AD, CFR
Telecommunications Copies	1	AD
CONTRACT ADMINISTRATION		
Contracts, Negotiated, Bailments, Changes, Specifications, Procedures, Correspondence	P	CFR
Customer Reports	P	AD
Materials Relating to Distribution Revisions, Forms, and Format of Reports	P	AD
Work Papers	OBS	AD
CORPORATE		
Annual Reports	P	AD
Authority to Issue Securities	P	AD
Bonds, Surety	3 AE	AD
Capital Stock Ledger	P	AD
Charters, Constitutions, Bylaws	P	AD
Contracts	20 AT	AD
Corporate Election Records	P	AD
Incorporation Records	P	AD
Licenses—Federal, State, Local	AT	AD
Stock Transfer & Stockholder	P	AD
LEGAL		
Claims and Litigation Concerning Torts and Breach of Contracts	P	AD
Law Records—Federal, State, Local	SUP	AD
Patents and Related Materials	P	AD
Trademark & Copyrights	P	AD

(continued on next page)

Type of Record	Retention Period Years	Authority
LIBRARY, COMPANY		
Accession Lists	P	AD
Copies of Requests for Materials	6 mos.	AD
Meeting Calendars	P	AD
Research Papers, Abstracts, Bibliographies	SUP, 6 mos. AC	AD
MANUFACTURING		
Bills of Material	2	AD, ASPR
Drafting Records	P	AD†
Drawings	2	AD, ASPR
Inspection Records	2	AD
Lab Test Reports	P	AD
Memos, Production	AC	AD
Product, Tooling, Design, Engineering Research, Experiment & Specs Records	20	STATUE LIMITATIONS
Production Reports	3	AD
Quality Reports	1 AC	AD
Reliability Records	P	AD
Stock Issuing Records	3 AT	AD, ASPR
Tool control	3 AT	AD, ASPR
Work Orders	3	AD
Work Status Reports	AC	AD
OFFICE SUPPLIES & SERVICES		
Inventories	1 AI	AD
Office Equipment Records	6 AI	AD
Requests for Services	1 AI	AD
Requisitions for Supplies	1 AI	AD
PERSONNEL		
Accident Reports, Injury Claims, Settlements	30 AS	CFR, INS, STATE
Applications, Changes & Terminations	5	AD, ASPR, CFR
Attendance Records	7	AD
Employee Activity Files	2 or SUP	AD
Employee Contracts	6 AT	AD
Fidelity Bonds	3 AT	AD
Garnishments	5	AD
Health & Safety Bulletins	P	AD
Injury Frequency Charts	P	CFR
Insurance Records, Employees	11 AT	INS
Job Descriptions	2 or SUP	CFR
Rating Cards	2 or SUP	CFR
Time Cards	3	AD
Training Manuals	P	AD
Union Agreements	3	WALSH-HEALEY ACT
PLANT & PROPERTY RECORDS		
Depreciation Schedules	P	AD
Inventory Records	P	AD
Maintenance & Repair, Building	10	AD
Maintenance & Repair, Machinery	5	AD
Plant Account Cards, Equipment	P	CFR, AD
Property Deeds	P	AD
Purchase or Lease Records of Plant Facility	P	AD
Space Allocation Records	1 AT	AD
PRINTING & DUPLICATING		
Copies Produced, Tech. Pubs., Charts	1 or OBS	AD
Film Reports	5	AD
Negatives	5	AD
Photographs	1	AD
Production Records	1 AC	AD

Type of Record	Retention Period Years	Authority
PROCUREMENT, PURCHASING		
Acknowledgements	AC	AD
Bids, Awards	3 AT	CFR
Contracts	3 AT	AD
Exception Notices (GAO)	6	AD
Price Lists	OBS	AD
Purchase Orders, Requisitions	3 AT	CFR
Quotations	1	AD
PRODUCTS, SERVICES, MARKETING		
Correspondence	3	AD
Credit Ratings & Classifications	7	AD
Development Studies	P	AD
Presentations & Proposals	P	AD
Price Lists, Catalogs	OBS	AD
Prospect Lines	OBS	AD
Register of Sales Order	NO VALUE	AD
Surveys	P	AD
Work Papers, Pertaining to Projects	NO VALUE	AD
PUBLIC RELATIONS & ADVERTISING		
Advertising Activity Reports	5	AD
Community Affairs Records	P	AD
Contracts for Advertising	3 AT	AD
Employee Activities & Presentations	P	AD
Exhibits, Releases, Handouts	2-4	AD
Internal Publications	P (1 copy)	AD
Layouts	1	AD
Manuscripts	1	AD
Photos	1	AD
Public Information Activity	7	AD
Research Presentations	P	AD
Tear-Sheets	2	AD
SECURITY		
Classified Material Violations	P	AD
Courier Authorizations	1 mo. ATR	AD
Employee Clearance Lists	SUP	ISM
Employee Case Files	5	ISM
Fire Prevention Program	P	AD
Protection Guards, Badge Lists, Protective Devices	5	AD
Subcontractor Clearances	2 AT	AD
Visitor Clearance	2	ISM
TAXATION		
Annuity or Deferred Payment Plan	P	CFR
Depreciation Schedules	P	CFR
Dividend Register	P	CFR
Employee Withholding	4	CFR
Excise Exemption Certificates	4	CFR
Excise Reports (Manufacturing)	4	CFR
Excise Reports (Retail)	4	CFR
Inventory Reports	P	CFR
Tax Bills and Statements	P	AD
Tax Returns	P	AD
TRAFFIC & TRANSPORTATION		
Aircraft Operating & Maintenance	P	CFR
Bills of Lading, Waybills	2	ICC, FISA
Employee Travel	1 AI	AD
Freight Bills	3	ICC
Freight Claims	2	ICC
Household Moves	3 AM	AD
Motor Operating & Maintenance	2	AD
Rates and Tariffs	SUP	AD
Receiving Documents	2-10	AD, CFR
Shipping & Related Documents	2-10	AD, CFR

Crisis at camp

A Crisis Management Plan will not prevent a crisis situation from occurring, but it will prepare staff to deal with the problem in a constructive manner

by Charles B. Rotman

CAMPING MAGAZINE, NOVEMBER/DECEMBER 1984

As directors are only too well aware, the professional management of resident and day camps is a complex, risk-taking experience. A primary role of the camp director is to prevent or at least minimize the potential for risks and hazards that might be found in camp. Mature leadership, sound judgment, responsibility to all constituencies, and viable administrative/organizational abilities are but a few of the attributes of the competent director. However, these characteristics by themselves cannot guarantee against a crisis taking place within the camp environment.

Most camps have their standard operating procedures which include rules and regulations concerning the behavior of campers and staff plus instructions in safety—i.e., waterfront, rifle and archery ranges, fire drills or evacuation plans. They probably include specific methods for dealing with an emergency such as injury, or what to do if a natural disaster (storm, flood, fire) were to take place. Assuming that these procedures are available, well understood, and rehearsed, crisis will still take place, but the end result should be less severe.

In the "Rubaiyat" of Omar Khayyam, it was written that . . .

"The Moving Finger writes; and
having writ,
Moves on: Nor all thy Piety
nor Wit
Shall lure it back to cancel half
a line,
Nor all thy tears wash out a word
of it."

This verse was written in the eleventh or twelfth century. It is still pretty fair advice, but translated into twentieth-century "educationese" it might read as follows:

One the crisis happens,
It's much too late to plan.
For then, my friend you cannot weep
About what has hit the fan!

Planning! It's the key word in everything that camp directors do on a day-to-day basis. Unfortunately, it seems to be sadly lacking when it comes to crisis management within a camp environment.

Crises which occur frequently in the "real or outside world" are now being found within the camp environment. Whether accidental or premeditated, a crisis can have wide legal, physical, psychological, and social ramifications which go far beyond the incident itself.

As a public relations expert has stated "there are two types of crises: 1) known-unknowns and 2) unknown-unknowns." The first type is the problem which will predictably happen. If you are in camping it is inevitable that at some point you are going to have an alcohol or drug related problem, theft or vandalism involving campers or staff. It is going to happen—it's just a question of when. These types of problems are the known-unknowns. The second type—the unknown-unknowns are sudden calamitous events that cannot be projected or necessarily anticipated, such as fire, flood, or food poisoning.

The formal definition of a crisis at camp is "an event, anticipated or unanticipated, that an individual or group created or is exposed to which can threaten, or be significantly detrimental to the health, safety, and security of those involved."

The following need to be emphasized: First, good judgment and sensitivity to individual events are the most important factors in effective institutional response to any crisis situation. Second, communication with affected individuals and their families and with the media, if involved, should be the responsibility of one person (the camp director). Third, (if necessary) it is imperative that proper law enforcement procedures be observed in order to protect the individuals involved, the camp as an institution, and the law enforcement agency.

A camp's Crisis Management Plan (CMP) must be capable of being implemented on a moment's notice. When a crisis becomes a reality, a competent group of professionals, the camp administration and staff who have structured and designed the CMP, will be ready to deal with the problem in the most constructive manner available.

Before the season, the director can assign specific role responsibilities and tasks, in writing, for him/herself and the other administrators concerned with the Crisis Management Plan. These will be discussed with the administrators before the regular staff arrives at camp. The responsibilities of the regular staff who will be working with the campers in a crisis situation will be formulated in detail by the same administrators who will be supervising them. These responsibilities will be discussed with the staff during the regular pre-camp orientation period. In addition, all staff members should participate in simulated exercises and role playing. This refines the general and specific aspects of the process and gives the staff the opportunity to feel comfortable with the procedures.

Assign responsibilities

During pre-camp orientation, visits by and discussions with the local and state police, fire, civil defense, paramedical and medical personnel and the

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camp's legal counsel are important ingredients of the plan. Local professionals' familiarity with the camp's administrators, staff, and physical facilities is critical in this joint undertaking. These professionals may also be in a position, because of their training, experience and expertise, to suggest methods or procedures which will improve the Crisis Management Plan.

Once a crisis has taken place and the procedure dealing with it has been exercised communication by the camp director and other administrators with the primary camp population (campers and staff) must be immediately initiated. It is of vital importance that factual information be communicated to the campers and staff concerning the incident. Not communicating directly will lead to false information or rumors which can rapidly escalate acute feelings of apprehension, anxiety and fear which must not be allowed to happen. In small groups, with administrators acting as the group leaders, the campers and staff must be given accurate details of what has and will be taking place. They should be given time to ask questions concerning the incident and its ramifications. Campers and staff must be allowed the opportunity for an open discussion concerning their perceptions and feelings and be given support and reassurance by the group leader as well as by other members of the group itself.

Depending upon the nature of the crisis and who and what has been affected, continuation or resumption of the campers' and staffs' regular program/daily routine is of vital importance. Re-establishment of a semblance of stability within the camp environment will be perceived as not only helpful and reassuring but will also contribute to lessening the negative impact of the incident upon the campers and other members of the camp community.

Continuity of communication between all members of the Crisis Management Team (CMT) during and after the incident is mandatory. Periodic meeting times must be set and an agenda developed so as to insure that the physical, psychological, and social impact of the crisis upon the general community can be evaluated, constructively dealt with, updated and carefully followed. This will help determine what else needs to be done in order to achieve a complete resolution of the crisis. Further group or individual meetings with staff or campers for the purpose of debriefing may be indicated and should be scheduled on a periodic or regular basis. If possible, a written or tape recorded record of the incident (before, during and after) should be made in order to determine the chronology of events, action taken, and the follow-up utilized in order to have an accurate record, particularly if litigation could be initiated against the camp or its personnel. In addition, this information will be vital when reviewing the incident with camp personnel in the future.

Notify parents

Depending upon the nature and severity of the incident (crisis), it is the camp director's responsibility to write to parents of both the campers and staff. This is definitely warranted and will serve a very constructive purpose. The nature of the incident, the action taken, and the follow-up procedures which may still be in effect will not only provide accurate information but will also avert false information or rumors which may very rapidly reach parents of campers and staff. Parents should be invited to call the director if they have a need to discuss the incident. Communication to, and reassurance of, parents should not be overlooked.

The Camp Switchboard

(Procedures to Be Considered)

a. An operator must be available 24 hours a day.
b. The operator will be briefed in regard to the factual information concerning the incident.
c. The operator will be told who is the spokesperson for the camp and where he/she is located; if the spokesperson is not available he/she will call back ASAP.
d. The operator will be told what information can and cannot be discussed.
e. If a number of people are involved in the incident, the operator must have a list of those who were not involved when asked.

If an injury has taken place, the camp director with the physician or nurse will notify the parents by telephone. In the event that the crisis involves the loss of life, next of kin should be notified in the following manner: (1) If possible, the camp director should notify the next of kin personally, by accompanying a police officer from the city or town to the home of the family of the deceased. (2) When the deceased comes from a long distance, which makes it not feasible for the camp director to personally notify the next of kin, contact should be made with the family's local police department and a member of the department should be assigned to inform the next of kin. The police department must be given as much information as possible, including a time when the camp director will call the family. If for some reason this is not an appropriate time, the police should leave the telephone number of the camp director and attempt to determine when the family will want to speak with him/her. This information should be given to the camp director by the police as quickly as possible. The Boy Scouts of America have a detailed procedure, "Steps to Follow in Case of a Fatal Accident or Illness," which will be quite valuable under the aforementioned circumstances.

The Press Conference

(If There Is Media Involvement)

a. It should be held in a predetermined location with easy access.
b. It should not be held at the incident site.
c. Try to contain media personnel within press conference area.
d. Only one appointed spokesperson for the camp will present information.
e. A brief account of the incident can be related.
f. No names of those involved, be they injured or dead, are to be given out until notification of next of kin.
g. Do not allow media to speak with other members of the camp community—administrators, staff or campers.
h. An accurate press release, if available, will be helpful.

In addition to all of the roles that the camp administrators perform, the psychological and physical impact of a crisis situation must be dealt with constructively. Members of the camp administration must simultaneously deal with the emotions of many groups of individuals while also dealing with their own. Despite the undercurrent of emotional reactions, the camp administration must proceed in an orderly fashion to ensure that all the necessary

elements within the plan are accomplished. Using a CMP is of great help when facing a time of stress and confusion. One must perservere and continue for others who will benefit from the camp program.

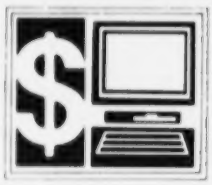
Pre-camp planning and the designation of role responsibilities to head counselor/unit heads and staff contribute to the organization, control, communication and reassurance which are the basic ingredients in the Crisis Management Plan.

Experience dictates that at some point, a crisis is going to occur at your camp—perhaps it already has. If so, were you ready? Will you be ready if it has yet to happen? If your plan is well prepared; if it is simple; if everyone involved is so keenly aware of their responsibilities that they respond automatically, you can be assured that while your image may suffer a bit of a dent, it won't break. In the long run, you and your camp will reap the benefits of having been prepared with a Crisis Management Plan.□

Protecting our campers

Screening, reference checks, supervision help you reduce chances for child abuse

by Armand Ball



CAMPING MAGAZINE, JANUARY 1986

First, get rid of a number of misconceptions you may have:

"It can't happen in my camp. Homosexuals are the primary abusers."

"Since I interview all of my staff, I needn't worry."

Second, accept the fact that there is no *sure* way to prevent employing an abuser or having an allegation of abuse occur in your camp. Despite all of the information that has been generated in the child abuse field in the past several years, there is still no definitive way to screen staff to avoid employing a person with a proclivity to abuse.

However, attention to careful staff employment practices and supervision thereafter is very important. The same care is to be used whether the candidate is employed or is a volunteer.

There are a number of steps you can take in the pre-employment process which can go a long way toward screening out possible offenders. One should start with the application one uses in employing staff (whether employed or volunteer). Questions should be added to the traditional application which require the applicant to indicate previous convictions for child abuse:

Have you been previously convicted of a felony or misdemeanor? If yes, please indicate on a separate sheet of paper the convictions, dates and circumstances.

Have you been convicted of a child abuse or sexual abuse offense?

Provide enough lines in the application form so that every job situation can be listed. Ask for specific dates in chronological order so that the employment or volunteer record can be tracked chronologically.

Ask for references. Specify the type of references you desire, as to supervisor, employer, or person who has observed the applicant at work with children. Also, use as references employers who may not have been listed.

Regardless of whether you use a written and/or telephone reference on the applicant, do follow up on every reference, even if the applicant is a volunteer. In the reference form and/or in telephone questions, be sure and ask whether applicants have any proclivity toward child or sex abuse. Ask individuals if they would entrust their children to the care of the applicants.

Many persons prefer a telephone interview simply because many references may feel more free to make comments in telephone conversations than in writing. If you use the telephone interview method, an outline of questions should be prepared in advance of the interview and notes on the conversation recorded beside the questions during the telephone conversation. The record of these interview notes should be attached to the applicant's personnel file. These could prove very valuable as an indication that you thoroughly checked references should an allegation occur later.

As one screens application forms, particular attention should be paid to the chronological list of employment (paid or volunteer). Where there are lapses in employment, a note should be made to ask questions about that during the interview with the applicant. When no references are shown from certain employment situations or certain volunteer activities, it may be well to ask for appropriate references during the interview.

One of the most important safeguards in the employment process is the face-to-face interview with every new staff member. Great care and planning should go into that interview and an interview guide of questions should be developed. The questions in the interview process should move from questions around work and camp experience to the more personal type questions in the latter part of the interview. In the personal question area, one should make sure to ask questions about the sort of discipline and punishment the applicant's parents used with the applicant as a child, as well as what sort of discipline the applicant uses with children. Questions should be raised to reveal the type of peer friendships the applicant has and what one does with one's leisure or recreational time. Particular attention should be paid to individuals who are loners and do not have peer relationships, but devote all of their energies to working with children. Questions should be asked about how the applicant would use his/her free time or time off during the summer session to get clues as to whether the person is over-absorbed in work with children.

A specific question should be asked during the interview regarding convictions, as well as any allegations of child or sexual abuse. Even if the person lies in response to the question, the person is put on notice that you are aware of the importance of such proclivities and are taking precautions.

Once the pre-employment process is completed and you are ready to contract an applicant, it is important that the contract and the job description clearly state the applicant's responsibility for the health and welfare of the children entrusted to that applicant's care. The contract should carry a statement which clearly indicates that the applicant has not been convicted of child or sex abuse. A contract with volunteers is also appropriate.

Criminal record checks

Many states are now making it possible for camps to do criminal record checks on all applicants or potential employees. Such checks often require

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the applicant to report to the state police to file but the report usually is not furnished the camp for four to eight weeks. The cost averages between $15 and $20 per applicant. At the moment, only one state is requiring such criminal record checks, but in states where they are permitted and a camp does not utilize the service, questions of liability can arise if an incident occurs.

As one moves staff into camp training, steps should be taken to clearly identify to staff information in the child abuse area. Staff training should cover such topics as:

What is abuse?

What are the signs of abuse at home?

What normal behavior in camp can be interpreted as abuse by a child oversensitized by TV, school, family, etc.?

How can one express affection and concern in a loving camp community without being accused of inappropriate touch or abuse?

What are the consequences if a staff member is caught in a situation abusing a child—employment, legal and career consequences?

Particular suggestions should be developed about how to show well intentioned concern and affection for campers without being accused of inappropriate touching and how to deal with individual counselling situations on the traditional camp "one-on-one" basis without opening oneself to abuse allegations. For example, one-on-one relationships may be done at a distance if in sight of other staff.

Careful supervision throughout the summer by the supervisor of the employee is critical in the prevention of abuse. There should be a system of regular observation with a written record of what is observed to document supervisory practice. Regular supervisory conferences in which one has an opportunity to discuss the staffer's campers and their relationships are also important.

The personnel file on each staff member should contain the application, references, interview notes, job description, contract, notes from supervisory observation and conferences and evaluations. In response to questions about individuals alleged to have committed child abuse in a camp setting, ACA shall continue to presume the person to be innocent until otherwise determined in appropriate proceedings. These records should document the precautions and care the director has taken.

None of the above suggestions can insure that a camp will not have an allegation of abuse against one of its staff, but each of these precautions can help one feel more comfortable about the steps taken in the employment of staff. Carefully written records throughout the process also assure a director of evidence for a court of law that care and precautions were taken in the employment process. □

II. Managing Cash Assets

Money care

guidelines for camp budgeting

by William B. Detrich

CAMPING MAGAZINE, APRIL 1974

GOOD BUDGETING is the difference between knowing an operation will do that which it projects and the attitude of hoping it can accomplish the things it wants to do.

There is no room in proper budgeting for wishful thinking. Only the cold facts from prior years' operations and the actual percentage of increase, (or decrease) in the camper days currently prevalent, can be used to project the actual guidelines of the new budget.

One major point to remember when establishing the budget for the year is that which is projected will touch every phase of the operation, i.e., program, service staff, administration, etc.

The basic budget is a very important tool for the camp administrator in planning and executing the overall operation of the camp. Just getting a total guideline figure for the year or the summer season is not enough. A periodic breakdown is essential if the budget is to do the complete job for which it is intended.

A breakdown into various areas of the operation is a must if the budget is to be kept in proper balance. For example, one might believe the total line on the budget to be within the reasonable amount for which it is intended. (Food service could be doing a very good job of tight controls and the housekeeping area could be doing an unsatisfactory job and using up the funds saved in the food service area.)

When figuring the dollar income in the budget, be very realistic in projecting what funds you will have to work with. One way to do this is to know what your break-even usage is. Set this figure as the minimum amount of campers you allow for any given area of the camp site. For example, 50% of the capacity of any area must be the minimum number paid for by the leasing group in the September through May time slot. At least 70% of the capacity of an area should be the summer minimum. Although this may seem to be in reverse, remember that increased payroll costs in summer will more than offset increased utility costs in the winter months. An agreement contract for use of an area should be drawn and both parties sign and indicate compliance with the terms of the agreement. In this agreement, you should indicate the minimum number expected, maximum number the area can accommodate, rate per camper for the period, all items that are included in the fee and all items that are extra cost to the lessee.

When establishing the income budget, use the minimum guarantee times the rate, because you know that you are going to receive the amount of income. When a group goes over the guarantee, that should be applied to capital improvements, for it is over projections. The expense budget should deal only with the amount of guaranteed funds.

An important area of the expense budget which is being overlooked by a good number of operations is depreciation of fixed assets. Take the annual amount of depreciation and break it down to twelve equal parts, so that each month is charged with its share. This is another source of capital funds. Set up a savings account and pay into it on a regular basis that month's share of depreciation expense. This will make a cushion for unexpected major expenses or capital funding.

When establishing the expense budget, the two items that can be exactly accurate are payroll and payroll taxes. The administrator should know how many staff will be employed in each area at what salary. Payroll taxes are the social security payments that the camp matches for each staff member, and the percentage of this is a known factor also. Other items of the expense budget such as telephone, utilities, taxes, licenses, insurance, trash removal, mileage, employee insurance, etc., are usually pretty stable from year to year and can be projected with a great deal of accuracy. Maintenance and repair, supplies, laundry, automotive, professional services, and food purchases are budget items that can only be controlled by close supervision of the administrator or his appointed representative.

Follow-up on a budget can be done on a quarterly basis. Take one area of the budget at the end of the first three months and figure 25% of the total at that time. This is what you have allowed yourself for the quarter. Total the actual expenses in this area and compare the two. This will tell you if your controls are proper to finish the year with a balance in the area. If you are over at the end of the quarter, more effort must be applied to bring the expenses in line with the projection. The same procedure can be used at the six month or 50% time and at the nine month or 75% period ending.

General accounting practices using numerical accounts is the best way to avoid an overlap of charging expenses to the proper department.

One rule that is extremely important when balancing your budget is any capital improvement to the camp grounds, buildings, or addition to the equipment should always be put in one of the asset accounts, instead of being charged to general operating expenses. By charging these items to the proper account, you then charge only the amount of depreciation for the current year against the current operating budget.

One very good procedure for figuring the amount to be charged to depreciation is the "straight-line" method. Everything is written off over a ten-year period this way. You must realize, however, that your asset figure will change each and every month. Monthly balance sheets must reflect the amount of accumulated depreciation, since you began using the current bookkeeping procedures. Each month will show a minus of the monthly charge for depreciation and a plus for all items and funds expended for the month on capital improvements. To be sure that you are putting only capital improvements in the asset accounts, use the following rule of thumb:

It's new—it replaced something at least 10 years old—it is a completely new renovation of an existing item to make it a better part of the camp.

When you do this, separating maintenance and repair from asset improvement is made easy.

(continued on next page)

money care

On the income side of the budget, have several different accounts set up so that you know how much income is being received from each area. When you balance an area's income against the expense, it may give you some idea of what can be done to improve the balance of the budgets.

Example: Gift shop or camp store —Income for one month $500. Expense for one month $750.

You have two staff persons assigned here. Obviously, there is not enough income to counter the expense of operation. To cure this, transfer one staff member to another area that needs more help and reduce the buying until expenses are under control. It might be well to look at the profit margin also. It could be too high, causing a decrease from the income expected.

On income, definitely have an account for camp and conference fees. This is the one that can give the best gauge to the usage of facilities and will also be the major source of funds.

Income from the sale of items from inventories should never be entered as actual income. This is merely an exchange of dollars and should be credited against purchases for that department, for it is a pure reduction in the operating cost.

Periodic inventories must be taken at cost value. This is the best way to know if there is any over-buying being done. Over-buying can wreck a budget balance faster than any other factor. You allocate funds for supplies by department and if 70% of the year's allocation is used in a six-month period, you will be in trouble for the next six months. This is because the items over-bought are rarely the ones you need. Close inventory controls are very much needed to avoid this situation.

Capital funding is, undoubtedly, the one area of income projection that is the most difficult to project with any amount of accuracy. There are many factors that contribute to the success or failure of a good year to year foundation, to build on for donations or contributions to any one operation. The paid members of the staff can work hard on this area and not realize a great deal of success. Get some person who is a strong supporter of the camp, who truly believes in what is being done there to head a fund raising campaign, run by volunteers, and the results will be very surprising. People seem to take the attitude that the paid person is merely doing his job, but the volunteer must really believe in this, or he would not be involved. When projecting the income from a capital fund campaign, be very realistic, as this will determine the projects that can be completed during the year. Be sure that all funds pledged will be received during the budget year and not spread out over several years. If this is the case, use only that part of the pledge that will be received in the current year.

On establishing priorities on the capital improvement funds to be used, the following guidelines are very helpful:

A. Do you really need it?
B. Is it part of master planning?
C. Do you need it now?
D. Will it benefit the overall program and goals of the camp or just one area?
E. Time period involved in completing the project.

A good example of how a number one priority could be given to a project is:

1. Total sleeping spaces (winter)—325
2. Spaces to be added for winter—248
3. Number that can be seated for eating at one time—630
4. Number that can be seated in largest heated conference room—175
5. Number that can be seated in conference room to be heated—800
6. Size of groups requesting accommodations—250-600

Note that everything for the size groups requesting space is adequate except the conference room space and therefore, the heating of the large conference space is essential to accepting the conferences requesting time and accommodations.

Many parts of the foregoing can be used to establish a budget for most operations. In many cases, the extent of the breakdown need not be as complete as the one from East Bay Camp. However, if by grouping some accounts that are related to the total picture, it can be seen from several aspects, then, all factors applied and lived within a balance can be obtained for the total period of operation.

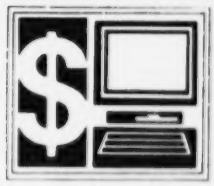
Remember these important points:

1. No wishful thinking
2. Use only facts
3. Good planning beyond regular operating expenses
4. Once a budget is established live within the limits that are set down.
5. Budget control is the job of every staff member. Make them aware of this responsibility.
6. Loose controls in any one area can break the whole budget.

Purchasing strategies

How to get suppliers to work on your side

by Bob Kerstetter



JOURNAL OF CHRISTIAN CAMPING, MARCH/APRIL 1980

This article assumes you purchase at least some of your products or supplies through give and take with either a commercial or a retail supplier.

Before sitting down to negotiate the purchase of any product or service for your camp you can prepare yourself and your supplier for a mutually agreeable transaction.

Buyers for large and small businesses nationwide seem to agree on the basis for successful negotiations: trust between the buyer and the seller. With trust established you actually negotiate for the same side. You negotiate with each other, not against each other. Your common goal centers around a quality product delivered on time at a fair price. Your opponents become poor quality, shipping delays and runaway prices.

As a buyer for your camp, these major responsibilities fall on your

- making sure you know the sales person and the company he or she represents.
- making sure the sales rep and his or her company know you and your camp.
- identifying your product or service needs and clearly communicating these to the sales rep.
- "training" the sales rep as a reliable and creative "supporter" of your camp.

When you go to the marketplace make sure you buy from someone you know. You should get to know your salesperson at least somewhat personally and find out all you can about the company he or she represents.

Treat your salesperson with courtesy and respect. Without monopolizing your rep's time, slow down long enough to discover things about his or her interests and concerns. You need not become best friends with your rep, but you should show some genuine interest.

Also, ask your rep about his or her business practices. How often does he or she service an account? Who handles any problems in quality, delivery and so on? Who does the rep report to in his or her company? Find out this information without intimidating your rep, but do find it out.

Ask your salesperson about his or her company. What products or services they offer. What experience they have in camping or related fields? (education, food service and so on) How big is the company? After a purchase, how long does it take to receive the service or product? What compensation does the camp get if the company runs late? Who are your other customers? Contact some of those customers and ask them similiar questions about the company.

When you start buying a product or service you often learn through various sources about the reliable and unreliable suppliers. The honest and dishonest. Use some discernment when digesting what you hear to make sure you are not listening to mere rumors or gossip. You will never find a perfect supplier.

This type of research takes time, so schedule it in on a regular basis. When you deal with a salesperson and a company you know nothing about, you simply ask for trouble.

LET THEM KNOW YOU

As a buyer for your camp you represent both yourself and your camp. To your supplier, you are the camp. During the conversation with your salesperson, tell something about yourself. Remain sensitive to your rep's time. Never bore him or her.

Tell your rep about the purposes and goals of your camp. Explain this briefly. Avoid preaching.

Outline your product needs and your price requirements in general terms. You want to make cost-effective purchases when you compare quality and price. Remind your salesperson of this several times. Say it politely, but firmly. Your rep will respect you for it.

Through your conversation, assure your salesperson of your honesty and knowledge. No salesperson wants to deal with a "hardnosed" bargainer or an incompetent novice. If you lack knowledge in some areas, your rep can help you. That's part of his or her job.

Your purpose is to build a solid image of your camp as an honest and competent customer.

Before negotiating for a particular product or service, make sure you know your needs. Ask the person or persons using the product or service at your camp. Let them tell you what they need. If possible, let them participate in the negotiations. Know the quality, the quantity, the delivery time and your price range. These are your basic negotiating "tools". You can give and take soome in all of these areas.

Explain your specific needs to your salesperson. By looking at various lines of products you may be able to buy equal quality at a major savings by delaying your delivery time, for instance. Or you may have to buy at the upper limits of your price range because you need the quantity and the quality immediately.

You can actually develop your rep into a better resource person by laying out your needs. Show your rep your camp operations. Explain a change you made on your own to lower your costs or improve your quality. Say that this is the type of information you like. This will get your rep thinking because the more money he or she saves you, the more business you will likely send to his or her company.

At the same time, you can get better service out of your rep by forcing him or her to keep accurate records and give accurate quotes on products and services. For instance, if your rep mistakenly gives you a low quote on a product, make it stick until renewal time. This may sound harsh, but the next time your salesperson comes around you'll get more accurate information.

You want to use your own judgement in a situation like this. You want to avoid putting someone "out on the street" because of a mistaken quote, but at the same time you want to discourage sloppy business practices.

By working honestly with your rep and his or her company you create good will in your community and establish your camp as a worthy, desirable customer.

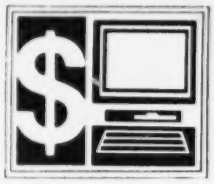
Much of this information was supplied by the National Association of Purchasing Management, Inc., 11 Park Place, New York, N.Y. 10007. This organization serves as a trade association for purchasing agents in many profit-making and non-profit businesses.

Researched and written by Bob Kerstetter, Journal editor.

What suppliers and purchasing agents say

About competitive buying

by Bob Kerstetter



JOURNAL OF CHRISTIAN CAMPING, JANUARY/FEBRUARY 1980

Suppose you are purchasing a product for your camp. Consider food supplies as an example. A salesperson might spend hours, even several days, researching your needs, showing you menus, explaining nutritional values, discovering ways to cut production costs, suggesting methods for improving quality and so on.

Does this time invested by the salesperson obligate you to buy? Should you feel guilty if you decide to make no changes or even go with another supplier? What is your commitment to a seller, perhaps a person working on sales commissions only, if that person shows an interest in your purchasing needs and provides helpful suggestions.

Perhaps you feel the answer to this is obvious. However, camp suppliers talk about a lack of buying expertise among many camp purchasing personnel. In part, they say, this involves a reluctance to fully use the knowledge of a salesperson about a product or service.

"I like camp people," says one supplier, "but some seem very 'standoffish' when it comes to talking about my product. They seldom ask questions and seem defensive when I try to explain the uses of the product. It's as if they think I will want to force them to buy in exchange for the information I give them. And that's certainly not so. If they don't know the information about products they can't compare and make intelligent decisions."

BEST VALUES

When purchasing for a donor-supported organization you have a special obligation to shop for the best values, says Paul V. Farrell, professional development editor of *Purchasing World* (an industrial purchasing trade magazine) and trustee of a public library.

To obtain the best value, he continues, you must negotiate with a variety of suppliers.

"When purchasing, make your suppliers aware of your intent to shop around," says Karl Novak, a printing buyer for BBDM, a Chicago advertising agency. "A seller wants to give you as much information as he or she can — if the product is good."

"By seeking competitive bids on products and services you help everyone," says Mr. Farrell. Competition is an important part of our economic system."

For example, suppose you are buying 10 tents for $100 a piece, he says. Your exchange with the salesperson might be something like this:

Buyer: "That price is sort of steep, can you do better."

Seller: "Well, we usually turn them out by the dozen. In that quantity I could sell them for $85 each."

If you can use the two extra tents, you have helped the supplier by making him more efficient and you have helped yourself by getting 12 tents for $1,020 instead of 10 tents for $1,000.

Negotiating with a seller becomes especially important when you have never bought a particular item before, says Mr. Novak. "You need to clearly identify what you are buying and where to get it," he says. "While that may sound easy, at times it's not."

You need to make contact with a supplier to learn a product's purposes and its capabilities, he continued. "When you talk to new suppliers, they'll likely ask you questions you haven't thought of about your needs. Learning the answers to these questions can help you make a better purchase. When I buy I always try to find the type of salesperson who wants to give me information and who will answer all of my questions."

Despite the helpful attitudes of most sellers, some will try to "shame" you into buying their product because of the "efforts" they put into giving you the information.

Both Mr. Farrell and Mr. Novak say this sort of practice is unethical. "When a seller figures the cost of doing business," says Mr. Farrell, "he includes the time he will spend with his prospects." This time should account for the prospects who will listen but not

How not to use competitive bids: Some ethics

Though competition generally benefits all in the market place, some purchasing practices hurt everyone.

For instance, in seeking competitive bids you should always maintain the confidence of your suppliers by avoiding the temptation to work one price against the other.

Paul V. Farrell of *Purchasing World* calls such practices unethical in the first place and self defeating in the end.

For instance, suppose one supplier offered you a price of $10 for a folding chair. And a second supplier, for an equivalent chair, gave you a price of $9. You could probably take the second price to the first supplier and get him to come down to $8.75. And you may even be able to get the second supplier to drop his price to $8.50. But here is what happens.

The "winning" supplier will not sell at a loss, generally speaking, unless there is a good possibility of making it up some other way, from you. This is especially true if the supplier figures out what you are doing.

To regain his loss he may decide not to deliver the chairs to your camp and you have to come and pick them up at a central location. Or he might include some chairs with slight damage. Or you might find him unwilling to give you good service after the sale. And if you have alienated other suppliers in the original price forcing they may choose not to service you also.

In purchasing you can negotiate fairly to get the best value. In the free enterprise system this is something you should actually practice, but to forget the rules of fair play to save a couple of dollars will end up hurting everyone. -BK

buy. Because of this you need not feel badly about talking with a supplier and then not buying unless you have monopolized his time never seriously intending to buy from the beginning.

NO FORCE

"A seller will tell you when you are asking too much without any guarantee of a sale," says Mr. Novak. "But you cannot allow yourself to be intimidated by "tough" sellers. You mustn't be forced to buy. If they are intimidating, tell them there are other suppliers and then stop doing business with them." In some cases, especially in remote camps, that might be difficult to do.

Competition in the marketplace keeps sellers "sharp" by forcing them to look at their quality, price, service and delivery. By listening to suppliers, asking questions and negotiating on a sale you encourage them to improve their products or services. A supplier without competition will soon become lax in relating to customers. —*Bob Kerstetter*

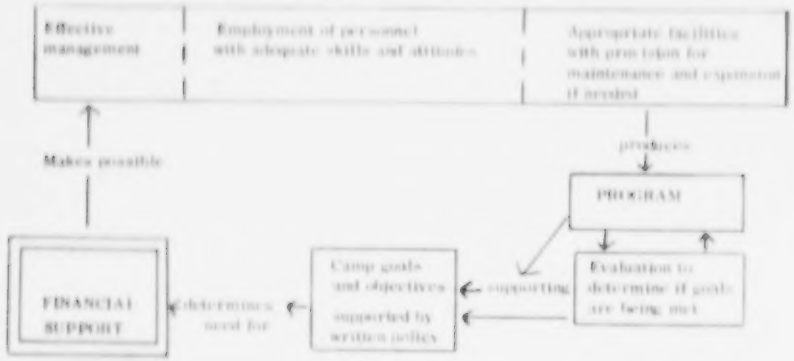
Camp finance

an accounting concept in support of a "SYSTEMS" approach to camp management

by Harry E. Moore, Jr.

CAMPING MAGAZINE, MAY 1974

FINANCE VIEWED AS A SEGMENT OF A "SYSTEM"


Effective management
Employment of personnel with adequate skills and attitudes
Appropriate facilities with provision for maintenance and expansion if needed
provides
Makes possible
PROGRAM
FINANCIAL SUPPORT
determines need for
Camp goals and objectives supported by written policy
supporting
Evaluation to determine if goals are being met

Consultants:
Dr. John J. Kirk
Former President, ACA
Director Montclair State College,
N. J. School of Conservation
Director, Camp Wapalanne

Courtland Dailey
Director YMCA Camp Ockanickon

HALLMARKS OF GOOD FISCAL PLANNING

A NEW DAY CAMP director once approached an old timer in the field with a request for a listing of his income and expenses for the past summer. He explained he was collecting such data from neighboring day camps and intended to average out their costs in order to form his operating budget for the coming summer. Fortunately the old timer was able to tell him a budget could not be made that way and proceeded to explain to him how he had to make up his own budget reflecting the purpose of his program and supportive to the commitments he made to parents in his camp promotion.

All too often camp offerings as described in promotional literature are on one level and the budget support for leadership and program supports are on quite another. No two camps have exactly the same program designs, same pattern of staff and counselor skills, or the same facility investments and depreciation costs. Although some exchange of cost and income information between camp operations is useful it cannot replace careful analysis of one's own operation, its purposes, its standards of operation, and its peculiar problems growing out of facility design and camp location.

Some hallmarks of good fiscal planning which might well merit the consideration of the camp administrator are:

THE BUDGET SUPPORTS THE PROMISES CONTAINED IN THE PROMOTIONAL LITERATURE.

INCOME FROM CAMPER FEES (plus subsidy if any) IS BASED ON A REALISTIC ESTIMATE OF CAMPER VOLUME.

COST CONTROLS ARE MAINTAINED AS CLOSE AS POSSIBLE TO CONTACT LEVEL.

FINANCIAL PERFORMANCE OVER THE YEARS IS RECORDED IN SUCH A WAY AS TO PROVIDE SUPPORT TO PLANNING.

OVER A PERIOD OF TIME A GOOD RESEARCH SENSE IS DEVELOPED AROUND THE RELATIONSHIP OF PROMOTION TO CAMPER ENROLLMENT. PROVISION IS MADE FOR CAPITAL REPLACEMENT.

Of course it is easier to state these five hallmarks than to incorporate them into performance. Unless the person responsible for financial performance sees his task in a "systems" context he is not going to be in business very long. Broken promises in the camp literature are not going to bring about a high rate of re-enrollment year after year. Cost controls are not going to be maintained unless each program director knows just what his program allotment is and maintaining the budget becomes everyone's business and not just that of the man or woman at the top.

Returnees are the least expensive people to enroll and they are, because they have enjoyed a satisfying experience, your best promoters—worth more than all the flyers and any other advertising you can do. If you know your rate of return and the amount of promotion you have historically needed to recruit each new camper you have the beginning of a handle on your income problem.

VARIABLES TO CONSIDER

The camp that has provided quality service over a considerable time finds it easier to determine expected re-enrollment than the camp with a spotty service record. In times of economic stability food costs can be projected with fair accuracy. In these times of highly inflationary prices estimates of summer food costs vary from 15% to as much as 60% depending upon the expert consulted. State laws vary as to whether or not some camp personnel come under minimum wage laws or not. A good start on camp maintenance and safety standards is ACA accreditation. State and federal laws must be understood in order to fully comply with all requirements in addition to any local health & building regulations that must be met.

Usually salary determinations are based on qualifications plus experience. It seldom pays to trade staff competence for low salaries. Your camp will find it costs more to secure new campers to replace those who do not return than to pay for a good staff. Food costs can vary greatly and yet represent virtually the same nutritional values. The capital budget may be funded from current income based on a depreciation determination or, in the case of some agency camps, contributions may carry these expenditures. The important thing is that there be some systematic plan to take care of capital replacements.

Fiscal policies are tied to program objectives. What the camp is organ-

ized to accomplish sets the kind of financial supports necessary to carry out its goals and objectives. Unless leadership knows what it wants to do it cannot plan very well how to finance its operations. Objectives, program, facilities, personnel, supervision, promotion and budget are all tied into an interrelated system. The camp doesn't work well unless the system works in all its parts.

FUNCTIONS OF A BUDGET

Basically the budget has two functions—a control on income and expense and an aid to management decision. Development of budget depends upon managerial ability to forecast how much program can be purchased for how many dollars. Experience with a particular operation concerning the relation of dollars to program plus ability to properly account for new developments, new program or changes in the economy, are the major ingredients to budget making.

The development of budget policy can be best served by breaking down income and costs to camper week (one person served by the camp for one week) and, in the event that facilities are provided for weekend guests or day services, to service per day. Conferences and weekend services may be handled on a per diem basis and the children's camp on a camper-week basis. If the children's camp is, by policy, a subsidized program then subsidy per child week can be determined and the amount of money to be raised for this purpose projected as camper-week times volume to be served per week times number of weeks camp to be operated.

We find that "visible finance" in itself plays a valuable role in keeping on top of fiscal management. Defining costs and expenses in terms of per camper per week makes comparisons more easily understood from one year to another and from one camp to another. Keeping volumes at economic levels is a question of defining maximum service loads as related to facility, and personnel. Each unfilled "service slot" means the cost of that unfilled place must be distributed over those that are filled. "Visible" finance brings this fact up sharp and clear.

"ECONOMIC" BUT NOT CHEAP

Keeping a camp operation, or any groupwork program for that matter, performing in an economical manner depends upon three elements: 1. A good intake of information, 2. cost controls at contact level and 3. close supervision of the whole process to make sure the right things are being done at the right time by the right people. Money loss comes about in many ways. To name a few:

Waste
Careless buying
Lack of awareness as to what are the real costs (poor bookkeeping)
Failure to keep up proper maintenance
Poor personnel (sometimes this means hiring cheap instead of economically)
Too many empty service slots

Although best cost controls are those maintained at contact level this does not mean management does not have to train staff as to what it is looking for in terms of cost supervision. When the director goes over the objectives of his crafts program with the crafts director he must be prepared to define precisely what he expects the crafts projects to accomplish and how many are to be served. From the director he should be able to expect precise cost estimates documented in a way that is satisfactory for budget making. Every program segment is supportive to the camp's goals and objectives and every program director is held responsible for a comprehensive understanding as to what he is doing, why he is doing it, and what it will cost. Nothing can be more disastrous to a budget than to completely limit knowledge and management of its functions to a "boss". Cheapness can be secured in this manner—but economy, no!

Intake of information is certainly not limited to that received from competent program staff, kitchen staff, and maintenance supervisors. Information from other camp directors and experts outside the camping field is also essential. ACA section meetings provide good exchange of cost and expense information. When ideas are expressed in a "visible finance" way—food cost per child, maintenance cost per child, personnel cost per child, etc. thoughts can be exchanged. In information exchange be sure what quality of food, maintenance and program services is being discussed, that you are comparing pears with pears and not pears with bananas.

PRESENCE OF A CAPITAL BUDGET

There are two parts to a capital budget: 1. Capital replacements which refer to costs over and above normal maintenance necessary to keep the facility operating at its original effectiveness and 2. Capital expansion which means the addition of facilities to increase original effectiveness. Capital replacement figures are secured by determining a capital depreciation formula or length of time it takes for buildings and equipment to be used up and require replacement.

The depreciation period from book value to zero depends upon the kind of construction used. Lifetime of one kind of structure will be quite different from another. Depreciation per year begins with book value (cost of construction) divided by life expectancy adjusted from time to time to account for inflation. If adjustments are not made to consider replacement costs from time to time capital replacement funds will not be generated rapidly enough to secure their functions. Calculations for equipment replacements are made on a shorter life expectancy than buildings.

Capital expansion may be funded by borrowing with interest and loan repayment extended over a period of time in the capital budget. Most often with agency camps capital expansion is funded by a capital fund drive.

Capital replacement is a legitimate cost of maintaining a program and must be considered on a cost per camper basis. This is sometimes a hidden cost not contained in the cost analysis of an operation. When this is done it means there exists a hidden subsidy which negatively affects management decision.

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IMPORTANT COST AND EXPENSE DATA

Current operations — *Your camp*

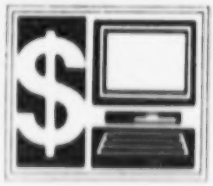
1. INCOME PER CAMPER-WEEK
   - a. From camp fees
   - b. From non fee earned income
   - c. From subsidy (if any)
2. EXPENSE PER CAMPER WEEK
   - a. For personnel cost
   - b. For food costs
   - c. For facility costs
   - d. For administrative costs

Capital operations

1. INCOME FOR CAPITAL PURPOSES
   - a. From contributions
   - b. From current operations income
2. EXPENSES FOR CAPITAL PURPOSES
   - a. For replacement of buildings
   - b. For replacement of equipment

Practical cash management a critical need

by Faurest Bredt



Journal of Christian Camping, November/December 1982

It doesn't take long service in the office functions of a camp or conference center for one to realize that the term "Business Office" is well applied. Although the operation of a camp or conference center must be truly a ministry, it is also true that it must be operated on sound business concepts.

Those business principles so well established in the industrial/commercial world have developed over many years of trial and error experimentation. The executive director will do well to accept them rather than fight them. There are camps and conference centers which have failed because they have ignored those principles.

There is no more critical need in camp operation today than a realistic and practical approach to the management of available cash. Whoever said, "There are only two inevitable things in this life: death and taxes," was wrong. "The bills keep coming and must be paid!" should be added.

The only way to pay bills is to have sufficient cash available. We live in a secular world that doesn't understand the principles of giving, sharing and loving. It only understands hard cold cash to complete a transaction. Look at some methods and techniques which have helped others to have cash available at the right time.

First, the annual budget. This device, if properly constructed, will not only show the total annual dollars, but will also indicate which month, or week, the cash will be needed. Historical data makes an excellent base for this planning. The periods of heavy cash flow for the past year will undoubtedly be repeated for next year unless you have had a major change in your program or ministry. Knowing "when" you will need the cash, and approximately how much provides a basis for many decisions in current operations.

You may consider this a trite statement, but you should: **Get as much of your income as soon as you can get it, and pay it out as late as you can.** While you have it in your possession it should be deposited in an interest bearing account. Let's touch on a few techniques for doing this.

1. **Get as much "up-front" money as possible. Make your reservation deposit scale substantial. Do not apologize for moving off of the 5 percent or 10 percent plan to get 25 percent, or why not 50 percent, deposit at the time of confirmation of a reservation. Then test your clientele with the possibility of paying 90 percent or in full 30 days in advance. Offer a 5 percent discount for paying** in advance if necessary. This can be a real money saver if you are borrowing your cash flow money at 15 percent or 20 percent bank interest rates.

   Another way of getting up-front money is by accepting credit cards. At this point can't you just hear some of the "burn those credit cards" advocates howling? Some Christian family finance planners suggest certain clients stop using credit cards in order to get control of their financial credit buying problems.

   But, let's face it: this is a real world we live in and most folks we deal with use credit cards regularly. We cannot legislate whether or not they should have them, but just in case they do, we should accept that method of payment.

   CCI has negotiated a blanket contract with VISA/Mastercard which significantly reduces the transaction fee to member camps and conference centers. Many have adopted this plan within the last six months. (For further information, write to John A. Smihal, Jr., Chase Manhattan Bank, Visa/Mastercard Services, 2000 Marcus Avenue, New Hyde Park, NY 11042. (516) 328-3767.)
2. **Hold most of your cash in an interest bearing account with your bank or savings institution.** The much publicized NOW checking accounts are convenient, but you probably can do better with money market or savings and loan accounts. There is no easier way to make money than to manage these accounts properly.
3. **Don't pay the bills before they are due.** Resist doing business with suppliers who require cash at the time of purchase. Establish credit with reputable suppliers and arrange payment no sooner than absolutely necessary. Many suppliers will give discounts for a committed order with delivery and payment spread over the full season or year. If your suppliers require cash or payment within 10 days, tell them that you pay on a monthly basis and they must accept that or you will search for a supplier who will. Remember, they would probably rather have your business than haggle over a "blanket rule." Do not be afraid to ask!
4. **Pay your bills on time.** Your suppliers have a right to expect payment as agreed at time of purchase. Do not let due dates pass ignored. Borrow money (we will deal with that "last resort" later) if you have to, but do not ignore a due date. If you can't possibly pay, contact the supplier ahead of time and explain the situation.

   You might be surprised at how many of them will give you an extension without penalty if you make a personal contact. Perhaps you can make a partial payment to show your integrity. Don't ever pay a past due charge if you can help it. It doesn't take much arithmetic acumen to realize that penalties are charged at 18 percent to 24 percent annual interest.

If these techniques of managing your cash flow fail, you may be forced to borrow funds. One method would be to go to the members of your Board of Directors, or other

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constituency, with a plan for short term (30-60-90 day) loans. Preferably at no interest. Obviously it isn't always possible to get them to do this. You might try to get the loans based on an agreement to donate the interest back to your camp or conference center, and the effect would be the same on your cash flow as a no interest loan.

You should negotiate an open end low interest, unsecured, business style line-of-credit loan. These can be negotiated so that needed funds can be transferred by phone and can be paid back in any reasonable amounts any time your cash on hand permits. Many banks will even transfer funds automatically from these loans into your checking account to prevent an overdraft.

If your cash flow problems come upon you as a surprise, it means that you have not spent the proper amount of time in planning your purchases and how you are going to pay for them.

Ignoring the fear of being called heretical, we suggest that the philosophy of saying, "Well, it is the Lord's work and He will find a way to pay for it" is antiquated and unreal. The same Lord referred to in that statement is the One who instructs us in Luke 14:28-30 to reckon (plan) the cost before starting a project. But also notice that the scripture makes no requirement that all the money must be in hand before a project is started.

Your cash flow problems will never go away permanently, but establishing a realistic budget, getting up-front money, managing your checking and savings accounts, deferring payments where possible, preventing past due charges, getting interest-free short term loans or, as a last resort, establishing a floating line-of-credit loan to cover emergencies will serve to reduce financial crisis.

Remember: poor management of cash flow funds will damage the integrity of the ministry and bring disrepute upon the minister. □

Tuition Rate Setting for Organized Camps:

An Economical Analysis

by Robert E. Doucette and Frank M. Levine

FAC Insert, Camping Magazine, May 1979

Nobody quite knows what economists do. I suspect that many practitioners of the "dismal science" rather enjoy this aura of mystery, apparently believing that general inscrutability is a necessary—and probably a sufficient—condition of truly professional status. Several years of flirtation with forecasting economic trends, developing economic impact analyses, and discussing the ebb and flow of the latest fashions in taxation and other economic concerns of the commonweal have led me to one rather humbling conclusion: that economics is simply a **logical way of thinking** especially suited to dealing with hard choices about things commonly measured by money. Notwithstanding the truly awesome proportions of the econometric Frankensteins developed by generously endowed think tanks, economics does **not** offer definitive answers to many problems (even of purely economic nature), but only sets the stage for clear thinking by delineating the consequences of different courses of action.

To say this is not to denigrate the value of economic analysis either in general or as applied to any particular problem. Quite to the contrary, though clear thinking is seldom actually in style, it is almost always necessary for the successful management—and even the survival—of most organizations and enterprises. The management of organized camps is hardly exceptional in this respect. Although defensible statistics are lacking for the nation as a whole, it appears likely that the successful operation of many camps is currently being threatened on one side by the inflation of land values and the opportunity costs of withholding land from development, and on the other side by relentlessly rising operating costs, including taxes. Since it is unlikely that these pincers will loosen their grip in the near future, those persons interested in promoting the long-term economic viability of individual camps and the camping industry must seek to optimize operating efficiency.

The analysis which follows addresses four topics of general interest in this regard: 1) Measuring the Economic Value of a Camp; 2) Measuring the True Costs of Operation; 3) Measuring Camp Revenue; and 4) Setting Optimum Tuition Rates. The first three topics set the stage and establish the vocabulary for discussion of the fourth, which is the theme of this article. The analytical tools introduced here should facilitate decision-making with respect to expansion or contraction of camp operations and general long-range planning.

MEASURING THE ECONOMIC VALUE OF A CAMP

An "economic" analysis of any enterprise, whether or not operated for profit, provides perspective on the relationships between those factors which account for the **market value** of the assets held vis-a-vis their value as **income-producing** capital. The latter is measured by the **capitalized value** (defined below) of annual economic earnings and is simply the value of the enterprise as a business run for profit, while the former refers to the value of the assets of the business to a potential buyer (e.g., land developer) without the constraint that these assets be utilized in the operation of the business (e.g., an organized camp).

There are conceptually two components of the economic earnings of a camp: the excess of revenues over expenses and the incremental appreciation of real estate values. The first of these is a measure of the profitability of the camp to a private investor. If the camp is already organized as a sole proprietorship, partnership, or profit-making corporation, part of its economic earnings will be determined by what is left after all expenses have been met, including depreciation of equipment and administrative salaries. Note that administrative salaries are an expense to the camp, not profit. The camp realizes profit only when the administrator has been paid a salary commensurate with what that skill level would command in the job market outside of camping. When administrative services are thus valued, "profits" may well prove to be negative.

In determining the potential profitability of a nonprofit enterprise, it is necessary to adjust both revenue and expenses for any subsidies which the institution has been receiving and which would not normally be available to a private investor. To establish the true economic earnings of a camp it is always necessary to measure both revenue and expenses at non-subsidized fair market value.

The second part of the economic earnings of a camp consists of the appreciation of land values accruing to

the camp owner whether or not the camp is actually in operation. To illustrate, assume that the camp real estate holdings—both land and buildings—could have been sold for $250,000 at the beginning of a given fiscal year, and for $275,000 at the end of that fiscal year. This represents a 10 percent incremental appreciation in real estate value to the amount of $25,000 over the course of the year.

If it is also assumed that (after tax) profits, measured in accordance with fair market valuation (no subsidies) of all revenue and expenses, if $10,000 for the same year, total economic earnings for that year are calculated to be:

$10,000	monetary earnings
$25,000	real estate appreciation
$35,000	TOTAL ECONOMIC EARNINGS

Knowing this, the business value of the camp may be readily established as the capitalized value of the total economic earnings, the amount of money which, if invested at proportional risk, would provide an annual income yield equal to the total economic earnings. If, for example, the proportional risk interest rate is assumed to be 12 percent, the appropriate capitalized value of the $35,000 annual earnings is given by: $35,000/.12 = $291,667.

Whenever the market value of the camp and all of its assets is greater than the capitalized business value of the enterprise, the camp owner is under economic pressure to sell. As land values rise, the market value of camp real estate rises so that the so-called "opportunity cost" of holding onto the camp (i.e., the money being given up by not selling) appears to be great, and may in fact be great. At the same time, property taxes tend to increase in response to rising land values and recent uniform assessment practices. This tax increase, as well as inflation-spurred increases in other operating costs, reduce profit margins so that the capitalized value of economic earnings decreases. Sooner or later, given the continuation of these trends, market value will exceed the capitalized value of the business. When the gap becomes large enough, the pressure on the owner to sell may become irresistable.

To return to the example considered previously, suppose that the camp as a business lost money. If revenues were just sufficient to meet expenses except that the administrator donated about $5,000 worth of his time each year, the theoretical annual loss would be $5,000. Deducting this $5,000 loss from the $25,000 real estate appreciation, total economic earnings are calculated to be only:

	$25,000	real estate appreciation
less	$ 5,000	business loss
	$20,000	TOTAL ECONOMIC EARNINGS

If this $20,000 is capitalized at the same 12 percent, the investment value of the camp, i.e., capitalized earnings, is: $20,000/.12 = $166,667. Recall that the market value of the camp was assumed to be $250,000 at the beginning of the year. Had it been possible to anticipate the capitalized value of the total economic earnings for the year at the beginning of the camping season, camp operations may have been suspended and the camp sold.

There are two complicating factors which could thus analysis. The first is the existence of noneconomic motives on the part of the camp owners, whether the camp is a private profit-making enterprise or a nonprofit agency camp. In both cases, the "psychic income" to be derived from worthwhile service to young people may outweigh considerations of opportunity costs. When this occurs, the decision to continue operating as a camp, simply hold the assets without running a camp, or sell to the highest bidder is usually dictated by the need to maintain a reasonable cash flow to meet operating costs.

The second complicating factor is the owner's need for income above and beyond normal compensation for operating a camp. There are times when an owner may no longer be able to forgo taking a profit on his land appreciation. So unless the camp operation is extraordinarily successful, he finds himself unable to afford a continued investment in rising land values regardless of how good the investment may be in the long run.

The analysis to follow treats only the relationship between camp revenue and camp expenses with implications for appropriate rate setting strategy. The owner's need for revenue in excess of fair compensation for administrative services and reasonable profit is not considered.

MEASURING THE TRUE COSTS OF OPERATION

The optimum tuition rate is partially a function of the camp's cost structure. There are three types of costs or expenses to be considered: first, those **fixed holding costs** of the camp and its assets which must be met even if the camp never opens; second, the (relatively) **fixed operating costs** of going into business which do not greatly vary with the number of campers; and third, the **variable operating costs** which are roughly proportional to the number of campers.

Fixed holding costs include: 1) property taxes; 2) depreciation of assets, especially equipment, through the mere passing of time; 3) maintenance and repair expenses for buildings and equipment; 4) foregone interest earnings—less income tax liability—on the money invested in the land, buildings, and equipment; and 5) interest payments for mortgages and other loans. The total amount of these five fixed holding costs should be reduced by the value of real estate appreciation due to inflation. Because of the rapid increase in the market value of prime shorefront and other woodland property, fixed holding costs may be low—or even negative. That is, even if the camp were to remain closed for the season and the fixed holding costs paid out of the "owner's pocket" as opposed to camp revenues, the owner could conceivably improve his economic condition by simply holding his assets.

Fixed operating costs, as opposed to fixed holding costs, are incurred only when the camp actually opens for business and runs programs. Some of these costs are "fixed" in that their amount is relatively independent of the number of campers served. Typically, fixed operating costs actually do respond—albeit sluggishly and in steps—to increasing numbers of campers. For purposes of this discussion, however, such costs as some insurance, most administrative and

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office costs, advertising and promotion, and physical plant costs arising from current use can be treated as constant over any given camp's relevant range of number of campers.

Variable costs of operating a camp are those costs or expenses which increase more or less in proportion to the number of campers served. Included here are: 1) the cost of food, food services, and related kitchen expenses; 2) the purchase, repair, and maintenance of recreational and instructional equipment and supplies; and 3) the wages, salaries, and related expenses of counselors, instructors, and other direct service personnel.

Although fixed operating costs tend to be variable over a broad range of number of campers, and variable operating costs may be stable over a narrow range of number of campers, this somewhat arbitrary dichotomy is useful in representing the cost profile of a camp.

Figure 1, "Prototype of Cost Profile," shows the relationship of costs or expenses (measured on the vertical axis) to number of campers served (measured on the horizontal axis).

Variable operating costs are depicted as rising in direct and continuous proportion to the number of campers served. Fixed operating costs are shown as holding steady over a range of 100 campers, and then rising a notch. The amount of fixed holding costs never changes.

Figure 1
PROTOTYPE OF COST PROFILE

It is important to appreciate, however, that Figure 1 is a simplistic representation of what a real cost profile of a camp would look like if it were constructed to correspond to the actual situation. Almost certainly, variable operating costs would rise progressively less rapidly as the number of campers increased. This is because so-called "economies of scale" would come into play in the form of volume discounts for food and supplies and other operating efficiencies. Also, fixed operating costs would respond to increasing numbers of campers in a thoroughly irregular pattern, rather than in the neat steps shown in the diagram.

As a preliminary step to effective tuition rate setting, a camp should prepare a realistic diagram, or graph, of its cost profile over the relevant range of the number of campers. The relevant range is limited by the physical capacity of the camp as a maximum and by common sense as a minimum. Based upon past records of operation, and allowing for inflation in the future, a useful cost profile for next season's operations can be constructed by analyzing all costs which must be met out of tuition revenues. Subsidized costs and expenses need not be taken into account because the purpose of the exercise is to establish the relationship between tuition and tuition-funded costs and expenses.

MEASURING CAMP REVENUE

The next step in tuition rate setting is to establish the "demand curve" for the camp's services. The analysis of demand proceeds from the assumption that there is a quantifiable relationship between the number of campers who will come to the camp and the amount of tuition charged. To elaborate upon the obvious, it is conceivable that tuition rates could be increased to the point where literally no campers would attend. At the other extreme, charging no tuition, or only a token amount, would result in the camp's being readily filled. Carrying this logic a step further, it is reasonable to believe that slight increases or decreases in tuition would have marginal impacts upon the likely number of campers. For example, a 25 percent decrease in tuition would probably increase the number of applications over what that number would have been with no change in the tuition rate—all other considerations being equal. Similarly, a 25 percent increase would likely eliminate a number of potential applicants.

The specific steps in applying this reasoning to the determination of the camp's demand schedule are as follows:

1. Set the relevant range of the number of potential campers for next season, say from 50 to absolute bulging capacity.

2. In increments of 50 or less (whatever appears most reasonable or convenient), estimate the maximum tuition which could be charged and still be confident of being able to recruit the indicated number of campers.

3. Multiply the tuition rate times each indicated number of campers to obtain the revenue potential for each number.

For example, consider a hypothetical camp which typically enrolls 250 campers a season and charges $700 per camper. Total revenue to the camp is computed simply: $700 x 250 = $175,000. If tuition were increased by $100 per camper, to a total of $800, the camp would probably lose some campers for next season—again all other considerations being equal. If the number of campers fell to 200, total tuition revenue would be: $800 x 200 = $160,000.

If the camp were willing to make do with only 150 campers, tuition might be effectively increased to $900. Similarly, a lowering of tuition rates might attract more campers.

Table 1, "Hypothetical Demand Schedule," lists a series of possible tuition rates, the corresponding maximum number of campers who might reasonably be expected to attend camp at the indicated rate, and the

total revenue for each rate, obtained by multiplying the rate times the number of campers.

Table 1
HYPOTHETICAL DEMAND SCHEDULE

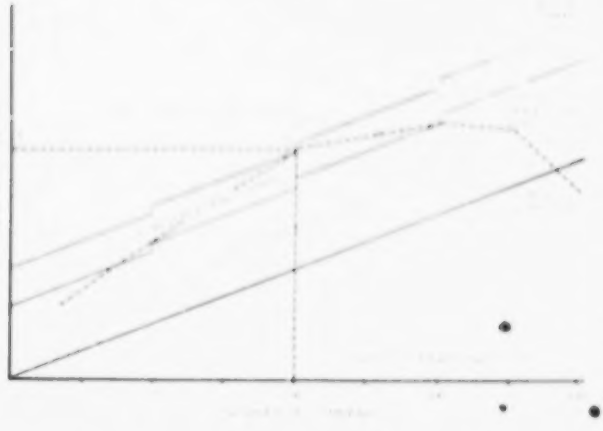
Tuition Rate	Maximum Number of Campers	Total Revenue
$1,100	50	$ 55,000
$1,000	100	$100,000
900	150	$135,000
800	200	$160,000
700	250	$175,000
600	300	$180,000
500	350	$175,000
300	400	$120,000

Note the trend of the total revenue figures. As tuition is decreased from a very high level, total revenue increases to a maximum ($180,000 total revenue at $600 tuition), and then falls off again as tuition is further decreased. Although the numbers presented in the table are probably unrealistic for the majority of camps (as any one set of numbers would be), the pattern is accurate. Total revenue will in fact be a maximum at some point along the range of possible tuition rates, i.e., total revenue will be less if the tuition is either raised or lowered. After going through this exercise for a real camp, the immediate temptation is simply to set tuition at the rate which maximizes revenue. This approach would probably be naive, however, because it fails to take into account the cost profile. As discussed in the following section, it is the relationship between the cost profile and the demand schedule which identifies the most efficient tuition rate.

SETTING OPTIMUM TUITION RATES

The key to the analysis of tuition rate setting is Figure 2, "Relationship Between Costs and Revenue." The cost profile has been duplicated from Figure 1. The curved dotted line is the graph of the Demand Schedule

Figure 2
RELATIONSHIP BETWEEN COSTS AND REVENUE



from Table 1. The optimum operating size is indicated by the intersection of the Demand Schedule with the line labeled "Total Costs" at point "Y." The "coordinates" of point "Y" are 200 (indicated by the vertical dashed line) and "X" (indicated by the horizontal dashed line). The optimum tuition rate is obtained simply by dividing "X" by 200, i.e., dividing total expected revenue by number of campers. In this case, as shown on Table 1, "X" is really $160,000 (the total revenue associated with 200 campers), so the appropriate tuition rate is: $160,000/200 = $800.

If the Demand Schedule always falls below the Total Costs line, then the optimum operating size is the point at which the demand schedule is closest to the Total Costs line. If, on the other hand, there is a range over which the Demand Schedule rises above the Total Costs line, the optimum operating size is that point within the indicated range where the distance between the Demand Schedule and the Total Costs line is greatest.

It is interesting that the optimum operating size will not necessarily produce the greatest amount of total revenue. More often, the optimum operating size will produce slightly less revenue but will be associated with significantly less cost.

These observations make no pretense to great profundity. As indicated at the beginning of this article, economics is in the final analysis only a rigorous application of common sense. What is indicated by the simplistic graph of Figure 2 is this: Total costs of operation tend to rise at a regular and predictable rate as the number of campers served increases. Associated with each potential number of campers is a revenue yield produced by charging the maximum amount allowed by the market. The optimum operating size, which logically sets the maximum tuition, is simply that size at which total revenue has the most favorable relation to total cost.

Applying this analysis to a real situation requires a great deal of time and effort. The cost profile, which is only roughly approximated by Figure 1, will reflect a large measure of subjective judgment about inflation effects and costs for hypothetical operating levels during the coming season. Similarly, the demand schedule may be based upon nothing more substantial than a "feel" for the market. Ideally, of course, the demand schedule would reflect the results of an industry-wide market study. This constraint notwithstanding, the analysis outlined here forces the application of a **consistent pattern of reasoning to the rate setting decision**. As in so many other areas of economic activity, important managerial decisions must be rendered with only a modicum of hard facts seasoned by intuition. Yet the decisions must be made, and the elimination of even a small amount of uncertainty or inconsistency ought to be welcome.

The most serious obstacle to the effective analysis of rate setting is the subsidy. Many camp operations are heavily subsidized by sponsoring organizations or by owner-managers who are generally undercompensated (in financial terms) for their managerial services. The way to "handle" the subsidy question is to, however arbitrarily, define operating costs and expenses as those which must be met by tuition, excluding from the analysis those costs and expenses which are expected to be met by subsidy. When the subsidized costs are

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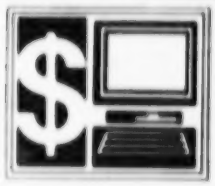
removed from consideration, the optimum tuition may well be different than that which would have to be charged if there were no subsidies. Also, the optimum tuition rate may depend not only upon the absolute amount of subsidy, but upon which costs—fixed or variable—are subsidized.

A final observation suggested by this analysis is that it is applicable to the camping industry as a whole. Industry-wide (national or state) cost profiles and demand schedules can theoretically be constructed to suggest optimum operating conditions in terms of tuition and volume. Under these optimum conditions, it would be relatively simple to deduce the most efficient relationship between variable costs and the two categories of fixed costs, i.e., the optimum respective proportions of total costs best allocated to variable operating, fixed operating, and fixed holding costs. Even more significantly, it would be just one more logical step in the analysis to identify and justify the most efficient type of subsidy in promoting either increased use of camp resources (measured by number of campers served) or most cost-effective operation.

Camp bus services

Should you own, contract, or lease camp buses?

by William A. Becker



CAMPING MAGAZINE, APRIL 1986

Buses are an integral part of many camp programs. At many camps they symbolize both the start and end of the camp season. How many times have we stood around the camp office waiting for the roar of that first bus bringing the campers to camp. We rely on the trusty bus to implement various camp programs besides transporting campers to and from camp. We use buses for field trips to summer stock theater, theme parks, and trips to the local ice cream parlor. The bus has become even more important since the American Camping Association no longer allows accredited camps to transport campers in open vehicles. There is no doubt that the bus is the only answer to transporting large numbers of campers safely and economically.

This article deals with the question of whether camps should own or contract out their camp bus services. Contracting out can be an effective management tool if one of the following criteria can be achieved:

—contracting out can reduce costs;
—contracting out can improve the level and/or quality of service at no additional cost;
—contracting out can resolve management and related problems without adversely affecting costs and service levels and quality (Rusten, 1985).

All camps do not have this problem since they may have access to buses from their home agency back in the city, or they may not be involved in extensive bus trip activities. However, if your camp tripping program is like that at Blue Star Camps, you have the need for bus services five days per week. This article will try to simplify the decision making process of how to best provide bus services for your camp.

Generally, there are three options in providing camp bus services:

1. The camp-owned bus, or buses, where the camp owns the vehicles hires and supervises the drivers, and is responsible for the required maintenance;
2. The contracted bus service where the camp contracts with a private company that provides buses and rivers, maintains the buses, and is responsible for providing the service; and
3. A lease arrangement with a local transportation company where the bus is titled to the camp during the summer for a set fee plus mileage charges.

There are advantages and disadvantages to all three options. The major advantages of owning and operating your own buses include: flexibility of operations, control of hiring and supervision of drivers, and control of maintenance of equipment. Contracting your bus service has the following advantages: it relieves the camp of the management responsibility of providing transportation services, the "aggravation factor," and it also cuts down on the camp's capital outlay for buses (*Nation's Schools*, 1970). The lease arrangement gives the camp: flexibility of operations, buses that are in good condition, control of driver, no major repair costs, and no capital outlay for the bus (Stevens, 1985).

Camp administrators need a method to determine whether they should operate their own buses, contract for bus service, or lease. This method would be used to analyze the issue so each camp could decide which system would be better for them in terms of quality, service, and cost (Ziske and Morgan, 1982). The most accurate way to compare the costs of operating, contracting, or leasing buses is to break down the total expenses and compare costs for each type of service (Ziske and Morgan, 1982). The indirect costs such as administration and off-season expenses would also be included in this analysis. Here is a step-by-step approach for analyzing your options for bus service.

1. Itemize the costs of operating your own buses, contracting for bus services, and leasing into four categories: direct operating expenses, direct administrative expenses, maintenance expenses, and vehicle capital expenses.
2. Determine if there is a viable alternative to your camp's school bus such as a van. Many camps have found that vans are versatile vehicles. The seats can even be taken out to haul large loads such as trunks or program supplies.
3. Using the previous information, compare your transportation costs with the type of contracted service or lease arrangement that you are considering. Keep in mind that there are both short-range and long-range issues that might alter the way you look at your transportation alternatives.

Analyzing alternatives

The first step in analyzing your alternatives for bus service is to itemize the costs of operating your own buses versus the costs of contractual bus services or leasing into the four categories noted above. First make a list of all your direct operating expenses: fuel; driver's salary, taxes, license tags, and insurance. Second, list your direct ad-

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Table 1

A COST COMPARISON OF SELF OPERATING, CONTRACTUAL, AND LEASING BUS SERVICES BASED ON 7,600 MILES/360 HOURS PER SUMMER

Item	Self Operating	Contractual	Lease
DIRECT OPERATING EXPENSES			
Fuel (1,900 gal. of gasoline)	$ 1,748.00	$ 0.00	$1,748.00
Driver's Salary	1,500.00	0.00	1,500.00
Taxes	0.00	0.00	500.00
License tags	45.00	0.00	45.00
Insurance	750.00	0.00	189.00
Lease payments	0.00	0.00	1,500.00
Mileage payment ($0.25 per mile over 2,000 miles)	0.00	0.00	1,400.00
Contractual payments ($25.00 per hour)	0.00	9,000.00	0.00
TOTALS	$ 4,043.00	$9,000.00	$6,882.00
DIRECT ADMINISTRATIVE EXPENSES			
Long distance telephone	$ 0.00	$ 100.00	$ 0.00
Driver's room and board	1,050.00	0.00	1,050.00
TOTALS	$ 1,050.00	$ 100.00	$1,050.00
MAINTENANCE EXPENSES			
Regular bus maintenance	$ 150.00	$ 0.00	$ 0.00
VEHICLE CAPITAL EXPENSES			
Principle and interest payments ($530.00 monthly)	$ 6,360.00	$ 0.00	$ 0.00
GRAND TOTALS	$11,603.00	$9,100.00	$7,932.00

ministrative expenses: long-distance telephone calls (especially if the potential contracted bus company is out-of-town) and bus driver's room and board, if your driver lives at camp. Third, calculate your maintenance expenses: regular engine and drivetrain maintenance. Fourth, determine your vehicle capital expenses (if any): principle and interest payments; and the likelihood of having to replace your old equipment in the near future.

Table 1, (A Cost Comparison of Self Operating, Contractual, and Leasing Bus Services Based on 7,600 Miles/360 Hours Per Summer), is a break-down of the total expenses and cost comparisons for each type of service including the option of leasing a bus for the summer. The figures are based on operating a standard 66 passenger school bus 7,600 miles or 360 hours of contractual service. These figures were derived from our camp's typical bus trip schedule which includes trips to a major theme park, whitewater rafting, local theme parks, summer-stock theater, and the local roller-skating rink. It is important to remember that contractors charge by the hour and not by the mile. Charges for the trip, $15 per hour, start the moment the bus leaves the garage. A short ride to a theme park where campers stay all day can be more expensive than a long ride to see a play. The operating expenses in *Table 1* are based on 1985 information from camps in North and South Carolina and the Bulloch County Board of Education Transportation Department, Statesboro, Georgia. By carefully reviewing these categories and applying their own expenses, a camp should be able to determine which type of bus service is best for them. Camps that use this comparison method to determine bus services will need to get current local prices and information.

The breakdown for these expenditures includes the operating, administrative, maintenance, and capital expenses. The operating expenses were figured in the following manner: Fuel—a fully loaded gasoline engine bus gets four miles per gallon, gasoline can currently be bought in bulk for $.92 per gallon (Dixon, 1985); driver's salary—the salary for the driver was figured at $1,500; $150 per week for the 10 week season (Popkin, 1985); taxes—the deal for the leased bus called for the transportation company to title the bus to the camp for the summer and for the camp to pay the 2 percent sales tax based on a value of $25,000 (Grey, 1985); license tags—license tags were figured at $45 (Stephens, 1985); insurance—the insurance for the year is $750, the insurance on the leased bus is prorated at $63 per month for the summer months (Stephens, 1985); lease payments and mileage payments—the arrangement with the leasing company is for the camp to lease the bus for $150 per week plus $.25 per mile over 2,000 miles (Grey, 1985); contracted payments—the contracted transportation company charges $25 per hour starting when the bus leaves their garage (Grey, 1985).

The direct administrative expenses include $100 for the long distance telephone expenses of keeping in constant touch with the dispatcher at the contracted transportation company and the driver's room and board. The camp figures, for payroll purposes, the room and board for a staff member at $105 per week.

The maintenance expense for a new bus will be approximately $150 per year (Dixon, 1985). There is no maintenance expense for contracting or leasing a bus.

Vehicle capital expenses, $6,360 for both principal and interest, for a $26,000 bus were calculated for 80 percent financing at 13.5 percent for 48 months (Deloach, 1985). The possibility of depreciation on this capital expense will be addressed later in this paper.

Blue Star changed from a self operating bus service with three buses to using a contractual service this past summer. The director noted that he no longer wanted to operate a bus service "10 weeks a year." Major reasons for this change included the "aggravation factor" of operating our own buses, the difficulty of hiring competent and pleasant drivers, endless breakdowns, and other maintenance problems. He found that all of these bus trip problems made life very difficult for the program director. The change to a contractual service has brought reliable equipment, nice professional drivers, and no maintenance headaches. Having a contractual service was not a totally problem-free solution; however, it did result in a much smoother summer this past year.

The bottom line on the *Table 1* comparison indicates that the leasing option has the lowest overall cost, with self operating the most expensive. In comparing the costs shown in *Table 1*, it is important to note which costs are variable. Costs can vary from camp to camp, and it may be advantageous for a camp to minimize some

of their yearly bus expenses. Camps can do this by using a "regular" staff member as a driver and by cutting down on their bus travel, both the miles and hours. By doing this camps can minimize their camp bus expenses. The cost comparison of self operating, contractual, and leasing bus services based on 5,000 miles/240 hours per summer *(Table 2)* reflects a lower number of miles/hours traveled and assumes that a camp can use a staff member as a driver of their own or leased bus. This change can save the camp both the driver's salary, $1,500, and room and board, $1,050. The bottom line of *Table 2* indicates a savings of over $3,700 for the leasing option compared to the similar figures in *Table 1*. It is also interesting to note the almost $2,000 lower cost of the leasing option when compared to the other alternatives in *Table 2*. This illustrates the savings that a small camp with a minimal bus trip program can realize.

There are other ways for a camp to provide bus services at minimal cost, even if the options of leasing or contracting are not available. One of the cheapest ways to obtain a bus is to buy it used from a school transportation department. Most school boards sell off their buses after eight to ten years, or 100,000 miles, for about $2,000 (Dixon, 1985). These buses have traveled 100,000 very hard miles; but because of state school bus regulations governing maintenance, they have been well maintained. A camp with a minimal bus trip program could realize years of good service from a used bus.

Another way to save money on bus operations is to purchase a diesel engine bus. The cost comparisons in *Table 1* and *2* used gasoline engine buses in calculating expenses. This was done because many camps have their own fuel pumps for their camp vehicles. The limitation of one fuel pump for cars, trucks, and buses dictates the use of a gasoline engine bus. A camp does not have this situation, the option of a diesel engine bus could save you a significant amount of money. A fully loaded diesel bus will get seven miles per gallon of fuel, far more than the four miles per gallon of a gasoline engine bus (Dixon, 1985). A camp with a 5,000 mile bus trip program can save $365, even with the slightly higher cost of diesel fuel.

Table 2

A COST COMPARISON OF SELF OPERATING, CONTRACTUAL, AND LEASING BUS SERVICES BASED ON 5,000 MILES/240 HOURS PER SUMMER

Item	Self Operating	Contractual	Lease
DIRECT OPERATING EXPENSES			
Fuel (1,250 gal. of gasoline)	$1,150.00	$ 0.00	$1,150.00
Driver's Salary—staff member	0.00	0.00	0.00
Taxes	0.00	0.00	500.00
License tags	45.00	0.00	45.00
Insurance	750.00	0.00	189.00
Lease payments	0.00	0.00	1,500.00
Mileage payment ($0.25 per mile over 2,000 miles)	0.00	0.00	750.00
Contracted payments ($25.00 per hour)	0.00	6,000.00	0.00
TOTALS	$1,945.00	$6,000.00	$4,134.00
DIRECT ADMINISTRATIVE EXPENSES			
Long distance telephone	$ 0.00	$ 100.00	$ 0.00
Driver's room and board (staff member)	0.00	0.00	0.00
TOTALS	$ 0.00	$ 100.00	$ 0.00
MAINTENANCE EXPENSES			
Regular bus maintenance	$ 150.00	$ 0.00	$ 0.00
VEHICLE CAPITAL EXPENSES			
Principle and interest payments ($530.00 monthly)	$6,360.00	$ 0.00	$ 0.00
GRAND TOTALS	$8,455.00	$6,100.00	$4,134.00

Private camps/depreciation

The last consideration in savings is directed toward private camps. The option of purchasing a bus may be cheaper in the long run. The Internal Revenue Service allows a deduction of 15 percent for depreciation the first year, 22 percent the second year, and 21 percent for the third, fourth, and fifth years (Hickman, 1985). This means that a private camp could write-off $3,900 the first year and $5,772 the second year. Using these figures, the cost of owning a bus is greatly reduced. The self operating figure from *Table 1* is reduced from $11,603 to $7,703, which compares very favorably with the other options. The other major advantage of purchasing a bus can be compared to the difference between renting and owning a house. The landlord seems to raise the rent every year, but by purchasing a house with a fixed mortgage, you can stabilize your housing expenses.

The transportation company which was contacted for the information used in this article informed the author that the charter bus price per hour for the summer of 1986 would be raised from $25 to $30 (Grey, 1985). This is a significant one year increase in bus transportation expenses, 20 percent, for camps using the contractual option. Camps that purchase buses can fix in a major part of their expenses, while camps that rely on transportation companies may see constantly rising costs.

In reviewing the information in this article, the following recommendations are made to camp directors. Camp directors should take a hard look at their bus program and determine the lowest cost alternative to meet their needs. The cost comparison methodology shown in *Table 1* is a good first step to take in weighing the various alternatives. The traditional option of owning a bus is still the best option for many camps. If the camp is in a remote area, it may still be the only option. Camps that have an extensvie bus trip program, or the need for a bus on a year-round basis, and want the advantage of fixing some of their costs should consider purchasing a bus. Camps that have a small enrollment, minimal bus trip program, and no year round need for a bus, should look seriously at the possibility of contracting their bus services or leasing a bus for the summer.

(continued on next page)

There is no need to own a bus if the operator has little use for it. This is especially true in light of recent insurance increases. At the time of this writing, in the fall of 1985, it appears that there may be a significant increase in insurance rates for next summer. The same suggestion is made to camps that fall on the other end of the continuum, large camps with an extensive bus trip program.

Finally, it should be noted that the bottom line of a financial comparison does not always tell the whole story. The "aggravation factor" mentioned in this article can be a very real part of the camp transportation picture. The criteria quoted at the beginning of this article stated that contracting out should reduce costs, improve quality of service, and resolve management problems without adding costs or reducing quality of service. The author of that article did not put a price on the value of resolving management problems or reducing the "aggravation factor."□

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III. Marketing/Promotion

Camp promotion

by Allen L. Sigoloff

Camping Magazine, November/December 1975

Optimism and enthusiasm might be the key words in promoting next year's enrollment. Certainly, as we begin a new recruiting season, the economy and other factors affecting camping are no worse than they were a year ago. As parents begin planning for their children's 1976 summer, they will be looking for the camp that can best serve the needs of their children and provide this service at the most reasonable cost. Camp directors and staff must be able to interpret the values of a camp experience as opposed to other types of summer recreational activities.

It is not enough to tell the child and the parent that camp is "fun" and that the child will participate in many activities. Many other summer programs offer "fun" experiences and provide an opportunity to participate in a variety of activities. The intangible values of the camping experience *must* be interpreted so that both the child and the parent clearly understand that camp is a unique educational, as well as recreational experience.

As an industry, too few people realize that camping exists. Most of the prospective campers we see are children of parents who attended camp in their youth; their parents recognized the values gained by the experience. A few others are children of parents who did not attend camp, but through their friends have come to recognize the benefits of a summer in an organized camp. A smaller number of children and parents became interested in camp because of a neighbor's interest, still leaving a vast majority of potential campers untapped.

I am often asked by camp parents why they do not hear more from the camping movement. They tell me they receive mailings from numerous other industries dealing with youth, such as Little League, summer tour programs, and schools, but nothing from camping.

Educating Citizens

ACA Sections which would undertake projects of educating citizens in their local communities would be providing a great service to camping. This could be accomplished by sponsoring camping displays in shopping centers, news releases, and through speaker bureaus.

Camp directors and administrators who are willing to speak to service organizations or clubs, or who are willing to write articles for local newspapers can do much to assist in the promotion of camping as a viable educational institution.

The first step in the promotion of a specific camp is to develop an effective campaign to make your prospective clientele aware of who you are and what your program offers. This can be accomplished by direct mail, personal contact, and through verbal testimonials from campers, camp parents, and staff. The latter promotional tool is perhaps the most effective.

An early start on the recruiting trail would seem to be wise insurance in obtaining a full enrollment for the 1976 camping season. To begin the enrollment process, send out registration forms for the 1976 camping season to old campers early in the fall, perhaps in October. The responses from such a mailing are helpful in assessing how many openings can be anticipated for the coming season. At the same time the renewal registrations are mailed, it has proven effective to send a form letter requesting the names and addresses of your campers' friends who might be interested in learning about your camp. Once these replies are received, camp information can be sent to these new prospects.

The next step in camp promotion would be to develop a set of color photographs, black and white photographs, slides, or movies which will give prospective campers and parents a clear, organized impression of what camp is all about, both programatically and philosophically. Since every camp has its own characteristics these should be clearly illustrated.

It would now be time to establish a recruiting itinerary for the winter months. This schedule can be published through a camp

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newspaper or by direct mail to all current campers and alumni who have been part of your camp family for perhaps four previous summers.

Direct Mail

Direct mailing to prospective campers in various cities that you plan to visit would now be in order. Experience has shown that a personalized-type letter or printed form letter are equally effective.

If you do plan to travel, new camper and old camper meetings should be announced prior to the time you visit various communities. Individual phone calls to prospective families are very effective once you reach these various cities. Representatives or current campers and their families can be extremely helpful in reminding potential campers when meetings are to be held.

The presentation should be well thought out and prepared before a group gathers for a reunion or a new camper meeting is held. A disorganized presentation, of course, leaves a very bad impression where a good impression can be made if time is taken to carefully plan your meeting.

Follow-up telephone calls or letters to "new campers," after the meetings have proven to be an extremely effective public relations effort.

The basic problem in camper recruiting is not a matter of availability of potential campers. The problem lies in disseminating the information about the camping movement to a much larger audience than we have been able to reach to date.

A fellow camp director facetiously once told me that a child chooses a camp based on, "the program and philosophy, the facilities, the director, and where the kid next door goes to camp, and these priorities are in reverse order." As I see it, our challenge is to get more "kids next door" to go to camp. This can only be done through hard work and continuous effort on the part of all of us.

The promotional aspect of camp marketing

by Dwight Jewson

Camping Magazine, May 1978

Following what is now a well-established approach in business, an increasingly apparent trend in social services is the adoption of a marketing stance toward delivery of the "human service product," whether in a hospital, a university or a camp. In the case of the camp, this means considering the camp itself as a product which is marketed to consumers who are children, adolescents, and their parents.

In this view, the camp competes with other products being marketed to youth such as television, sporting teams, school programs, parental vacations, as well as other camps. The message or advertisement for the camp thus must be addressed to a specific market or markets, which means that the camp has identified who its efforts are directed toward or who are the most likely campers for this camp.

That message exists in the context of many other messages or advertisements for alternatives for the summer and thus must communicate directly with the needs and concerns of the market segment towards whom it is directed. Broadly viewed, marketing for the camp would include consideration of staff recruitment, relations with parents, relations with the community and promotion. This article will focus on the promotional aspect.

This marketing approach is feared or rejected by many in camping who see it as dehumanizing or in conflict with the values which are the reason for the existence of the camp in the first place. After all, children and youth are not consumers in the business sense, and camp is important for many non-materialistic values and as a valuable asset for youth and families.

Other camping professionals, however, argue that camps must adapt to (not necessarily adopt) the competitive environment they exist within by utilizing a business-like approach to promotion and management. Moreover, these professionals argue that a camp must remain not only solvent, but financially viable if it is to continue to serve youth and families. These camping professionals may wear the "hat" of VP-marketing for their camp. In this role, there are several pragmatic research-related steps the camp director can take. This article concentrates on approaches a camp can realistically take.

Market identification

Any given camp does not appeal or cater to "all youth between the ages of___and___." Within this population exist many different market segments. A given camp may appeal to more than one market segment. It may attract both wealthy girls from a suburban community and street-wise boys from a more urban area.

Moreover, a camp might appeal to some youth who saw it as a place where "everybody goes," another segment who saw it as "a place for sporting," and yet another group who come "to get away from the family and do things on their own." Additionally, camp fees vary widely; some camps are out of reach financially for some youth.

The emphasis here is not as much on "typing" of youth as it is on gaining a clear identification of who the camp is serving, why they might choose or not choose this camp, and thus to whom the message regarding the camp must be communicated. It is possible that the needs and concerns of youth (and parents) vary widely and a single communications strategy may alienate many potential campers while appealing to others for whom the camp is not appropriate.

Who are we serving?

Market segmentation for the camp can be facilitated by several methods. A first step is a meeting of the director, staff, and board to discuss camp philosophy in terms of who the camp wants to serve. Another step can be an examination of past attendance identifying where campers come from—which parts of cities or areas, noting changes and concentrations over the period of the last three to five years. This can be very revealing in highlighting geographic areas which have high potential and deserve concerted effort during a promotional period. Additionally, examination of a "How did you hear about the camp?" question on an application or registration form can be undertaken.

Yet another step here could be a review of census data for a given community or area which will highlight numbers of youth between different ages giving an idea of the potential market for the services of the camp. Such information is available from the nearest public library or library of the Department of Commerce.

Talking to campers and parents

On the basis of both a geographical review of where campers come from, where youth live, and the philosophy of the camp, another step in market identification can be taken. This involves conducting what are called Focus Group Interviews (FGIs) which are group discussions held with eight to 10 people and could be facilitated or moderated by either the camp director or an individual on the camp staff.

Such discussions last from one to one and one-half hours and are used for exploring how people think about a given product or service, in this case a camp. Participants for such discussions can be recruited through contacts with schools, churches, organizations or through campers, camp staff or families. A series of such discussions could be held with the following groups:

—Involved, enthusiastic campers.
—Potential campers who did not register for camp.
—Campers from previous summers who do not return.
—Other groups whom the camp may be interested in.
—Parents of camp age youth.
—Youth who do not attend camp.

The format for all these group discussions can be quite similar. The discussion begins with a consideration of what youth do with their summers,

58

thus allowing for a perspective of camp in the context of other competing activities.

A discussion of camps in general can follow, allowing insight into perceptions of camps in general, its image and value as seen by youth. Finally, a specific discussion of the camp in question can examine why youth do or do not attend camp, how they see this camp in the context of other camps and activities, and what their concerns and needs relative to camp attendance are. The discussion can end with a review of camp promotional material which will be discussed later in this article.

This process brings the camping professional in very close contact with youth from their perspective. By conducting such group discussions with a variety of youth, the director can gain considerable understanding of whom the camp is appealing to and why it is appealing. In other words, the camp can gain insight into what its market is.

This information could be used as the basis for a questionnaire administered by telephone or in person. Properly handled, this could be a valuable tool for camps, but it is costly and more complicated, necessitating considerable skill.

Effective communication and promotion

Having identified to whom the camp is directing its efforts, a very large step in communication has been taken-we know to whom we are talking and what their concerns are. It is now incumbent to the camping professional that the camp's communications strategy and message are actually communicating what they are meant to communicate.

All too often, the director simply assumes the camp's message communicates effectively, an assumption that may be very much in error. Is the camp message talking to the needs, concerns, and values of the youth to whom it is directed? What are youth hearing and understanding in the camp message? How can youth be most effectively communicated with?

Feedback in this regard can be ascertained through exposing youth (or parents) to the camp promotional material at the close of the Focus Group Interviews discussed earlier. Such material, whether brochures, slide presentations, or movies, can be shown to the various groups in question and evaluated in terms of the response it receives, what is seen, what the message was, what is liked, what is disliked, and how it might be modified. Such a format also offers the camping professional the opportunity to try out other communications ideas he or she might have before they are implemented.

Implementing a marketing program

Having identified the market segments for the camp and examined the communications strategy of the camp in terms of the needs and concerns of potential campers, the camp has gone a very long way towards developing an effective marketing strategy. The final step which remains is implementation. Camps today use everything from full-time promotion personnel to advertising to telephone usage and mailings in implementing their promotional programs.

A camp which knows to whom these efforts should be directed, how to communicate effectively through both message content and type of communication, and energetically gets that message across is a camp with a complete marketing strategy. In the conviction of many, it is also a camp which truly values the services it provides and wants them to be utilized to the fullest. □

Parents—
your best camp promoters

by Jerry Baer

CAMPING MAGAZINE, MAY 1975

AMONG THE MANY methods of finding families interested in a camp for their children, two stand out. The highest percentage of return from total contacts seems to come from word of mouth, parents telling parents and campers telling their friends. The next highest percentage response comes from recommendation by one camp director of another camp.

All parents say they are looking for the best camps for their children. Yet, they often do not know what makes a camp best, nor do they know what to look for, other than the vague idea of fun, companionship and learning of skills. Parents looking for camps seek out other families, friends, relatives, and neighbors and try to elicit opinions about these people's experiences that might apply to their own children.

Since satisfied families and campers can be the greatest recruiting asset a camp can have, as an adjunct to a recruiting program, it is wise to maintain a continuing program of parent education. Camps which feel they have special programs, special goals, special methods of reaching those goals, and sound philosophical tenets, should keep all of these in front of parents who, thus educated, will be able better to interpret the camp to questioning prospects.

At this point camp directors might well consider a subject perhaps less philosophical and more practical. Why do parents want their children to attend camp? It is probable there is an altruistic and benevolent rationale in parental thinking that is not always evident in the actual and final choice of a camp. Obviously if camp A has what parents think they want and the parents cannot afford camp A, they will then have to find a camp B or C. But this is a decision based primarily on being realistic about family finances. It tells us nothing of the thinking and decision-making processes that went into the choice of camp B or C. It does not even tell us who actually made the decision. In a business operation, reputation is everything. But business reputation is acquired openly and performance is there for the public to see on balance sheets, financial statements and, usually, a visible product and satisfied customers. Successes in camping are much more subjective and are measured less by the balance sheet than by satisfied campers and parents. Measurement of success becomes totally subjective if one tries to measure social growth, happiness, maturity, achievement, value inculcation and whatever else it is that makes camp a desirable institution.

If a camp director can encourage parents to visit his camp (especially with their children) before the children actually attend camp, he is employing an excellent technique. This way he is eliminating some of the mystery of camp, and camp after all is a child's world that can be observed and appreciated by adults, but, like a birthday party for a four-year-old, can be enjoyed by adults only vicariously.

What can most parents know of camps? Only what they hear from others, what they see and what the director tells them through personal contact and written material. Hence, one can only generalize as to how a final decision will be made by parents. The one major psychological factor in camp-choosing decision-making is a feeling, subjective to be sure, but a valid feeling of security. Something about the camp chosen makes parents feel that they can be secure about their child's

health and safety, the fun and the benefits that will accrue from the experience. If an expert recommends the camp, responsibility for the decision-making can be shifted from the family to that outsider. More often than not it will be neighbors, friends and relatives who provide the expertise. The most subtle but definite influences on the decision are social, for security can mean that parents are satisfied their children will attend a camp with children from families with whom they are comfortable. Most if not all independent camps are somewhat patterned after the old-style prep schools. Camp owners, much as they would like to have multiple religious and ethnic representation, rarely achieve this goal. Usually this is because it is financially impossible, that they feel they cannot recruit different groups, or they fear their current clientele might abandon them.

So much of the decision of selecting a camp is out of the camp's control that it is advisable for each director to study his camp's appeal and successes, to talk to current parents about what they liked as well as what they didn't like, and to survey the clientele for clues as to why they feel secure with his camp. A camp is formed and molded in the image of the director and operated out of his convictions. It is hoped that this is projected to prospects by whatever means selected, and that the convictions, standards and philosophy are vigorously propounded.

Parent representatives in each city from which the camp enrolls can be a major source of prospective camp families. The representatives can make many contacts and help with interpretation of many facets of camp. Representatives can arrange reunions, meetings of two or more families, and make detailed arrangements for the camp director or camp recruiter when he or she comes to a community to visit. These camp representatives sometimes work on a commission basis. Others are paid through reduced tuition for their own children. Still others offer their services gratis.

In some cities camp consultants, almost always women, are sources of prospects. These consultants commonly work on a commission basis and will recommend a camp based on a contractual or quasi-contractual agreement. They might at the same time take a fee from the family with whom they are working. Teachers, coaches, headmasters and doctors can also be used to promote, solicit and help recruit. They often are on the camp staff and sometimes do this for extra remuneration or on a contractual basis. Some magazines and department stores also have camp consulting services open to the public. Benefits to the stores will be in terms of merchandise sold to campers and their families when it is time to equip and clothe the campers.

Tie-ins and arrangements with day camps can be another source of prospects. Some camps operate winter play groups and this too can provide a natural following. Other camps conduct family or adult camps before and/or after the regular season, when prospects are invited and the camp is presented. Conferences, conventions and retreats are also sources of new prospects.

There are many methods of making contacts with prospects. They are as diverse as the camping field itself. Each person responsible for this function has his own methods and, while some have been listed, it is impossible to probe the total spectrum of techniques.

Direct mailing to carefully selected groups, such as former campers, camp parents, alumni, grandparents and other friends of the camp, can be quite rewarding in terms of enrollment. On the other hand, direct mailings made indiscriminately to large groups often bring but small response in ratio to money spent. Professional camping organizations print and distribute listings of area camps and the American Camping Association has a directory of Accredited Camps which have been visited and found to meet its standards. Some groups of independently owned camps have also published directories. These are distributed to libraries, medical offices, and other sources that might expose them to potential customers.

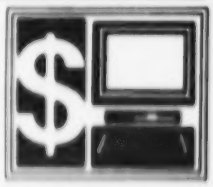
Church and fraternal magazines, specialized periodicals such as tennis and sailing journals, will be a source of advertising for some camps. If these are successful means of making contacts, it would reinforce the theory that people tend to be more comfortable with others of like interests or religion or social status. In this

connection it should be pointed out that we are witnessing more change in the feelings and attitudes in the groups who will be sending their children to independent camps during the coming years, and seeing less change in the camping profession excepting non-profit community serving camps, in the areas of breaking down cultural and social barriers. There is a deliberate movement toward both horizontal and vertical integration and some successful action in this area. It will be important to everyone concerned with independent camping to watch this trend.

The list of camp recruitment methods can be extended to include many other techniques. Each camp will develop and refine its own style of contacting prospective camp families.

Proven techniques for camper enrollment

by Jerry Baer



Camping Magazine, April 1971

In the March issue of "Camping Magazine" we published "Camper Parents — Your Best Promoters." This article is the second portion of Mr. Baer's article.

—Editor

PROVEN TECHNIQUES include promotional literature, personal visits to homes, reunions, office interviews, reenrollment procedures, and a variety of methods of maintaining year-round and year-to-year contacts.

The presentation of an independent camp to a family is really the presentation of the owner or director or whomever is responsible for recruiting. So many factors affect such a presentation that it is worth listing a few.

Three major factors in recruiting can be examined. The first considered is the amount of time a director can give to recruiting. If able to devote full time, and has enough contacts to keep busy, well and good.

However, not all camp owners devote full time to their camps; and many can devote only limited periods of time, such as weekends, to recruiting. Each camp must establish its own pattern of time to be devoted. The factors of distance and numbers are interrelated. If prospects are distant, this will affect the time spent "on the road." If large numbers of campers, both old and prospective, must be seen, this is another factor affecting time. Similarly, the numbers to be seen will also affect style of presentation and time spent with families.

A second major factor in recruiting is dissemination of information. Camp directors can multiply their coverage by preparing and transmitting a certain amount of material which describes the camp's philosophy and program. In addition, of course, logistical information must be sent to parents. This would include material on fees, transportation, laundry and a dozen other things.

A third related factor is best defined as style, that vague term that is the result of the combination of the director's relationships with camp families, his or her feelings about themselves and their camp, and many other subjective aspects of a psychological nature, such as preference to talk to large or small groups of prospects, and what to say to prospective new campers under various conditions. Some camp owners prefer not to visit the various cities from which they draw campers, but rather ask parents to come to see them at their home or office.

Every camp has publications, literature, communications with prospects, campers, and parents. Staff, too, get material from the camp. One long-time director of a camp in Wisconsin, sends staff every piece of material which goes to campers and parents, reasoning that this will allow staff to feel more a part of the entire camp picture.

Every piece of material sent to the public becomes part of a camp's image, its face to the public. Each piece therefore should be well written and attractive in appearance. A camp developing a style of its own should strive for literature consistent with its style.

If a camp wishes to present an image of efficiency, conciseness and no-nonsense business, then its written and published material should fit this description. If a camp wishes to be homey or folksy, then light items of an ancedotal nature can be added. If a camp wishes to emphasize special features of its program, then often in its published literature mention will be made of some aspect of the program or some information about the program. An example would be inclusion of information calling attention to current concerns about conservation and maintenance of ecological balance.

Literature which goes to the public varies widely from camp to camp, as does frequency of publication. Certain

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pieces of camp literature are primarily used for recruiting aids. The most universal of these is the camp brochure.

There is always the temptation to advise camp people to put their fate in the hands of public relations experts, communications specialists, or advertising firms, in developing their brochures. However, in reality only the camp director can tell these experts what it is he wants to say to the public he is trying to reach, and only the camp director knows what part of the public he is trying to reach.

Here the businessman part of the camp director might for a moment allow the word "sell" to pass through his mind — and rightfully so. There is a product, one or more salesmen, salesmen's tools and potential customers. In the case of camping, the product is a service.

Moreover, while most parents buying this service are denied the opportunity of actually using it, they can enjoy satisfaction vicariously through their children. Therefore, in theory, the more information potential "buyers" can have, the more satisfaction. Content, however, must be readable and selective, informative and interesting.

Naturally, as a sales tool, camp literature must convey what the author wants to promote, whether it be a feeling, mood, philosophy, anecdote or information. Perhaps it would be wise to consult public relations and advertising experts and to have objective outside evaluations; but in general, camp directors and owners develop their own material from conviction and in their own personal styles.

A camp brochure should present answers to most questions parents ask about a camp. Each camp's prospective clientele has special security and status needs, and each camp director his own style and special camp. Fitting the two together is the ultimate goal.

Some areas to be included in a brochure are answers to such physical facts as:

1. Who owns and operates the camp?
2. Where is it?
3. How long has it been in operation?
4. What are its principal physical features?
5. What are the qualifications of the person responsible for the children?
6. What is the length of the season?
7. What ages are the campers?
8. Where are they from?

A statement of the camp's philosophy is vital, for this is the commitment of the camp as to how it feels about children in a particular setting. These feelings shape the objectives of the camp as they form the framework within which objectives and goals can be worked out.

Objectives and goals in this case are what the camp wants to happen to children while they are at camp. These objectives and goals should be made public policy for recruiting purposes. So should descriptive material about the program, for the program after all is the sum of the tools that are used to implement and meet goals and objectives.

The degree of exposure of program detail in the literature is left to the discretion of each camp. Some will print schedules, some will add techniques, some will list all skills offered, some will list scheduled activities.

Most will, for the sake of both brevity and clarity, use a modification of all or part of the above, listed in an orderly way. Volume does not necessarily add strength to a brochure. There must also be careful interpretation or identification with the reader's needs and inclusion of the personal touch.

All parents are concerned with provisions for safety and health. Special features in this area can be listed or enlarged upon, and can certainly be used as selling points. Sometimes mention of food and food staff will be desirable.

Certainly qualifications of counselors and supervisors should be described in a brochure. Many parents use numbers as a guide; hence, a statement of the ratio of staff to campers might be worth mentioning.

Some camps include a statement of tuition and fee charge, clothing lists, laundry details and various other descriptive material in their brochures. Others have a return form that will register a child or request a visit or further information. All should include return address and phone contacts.

Some camps include lists of families associated with the camp, reinforcing the status and comfort theory. Transportation details may also be included. But remember, the brochure need not be an all-inclusive review but rather an attempt to cover some of the major items parents want and need to know to make a decision as to whether to send their children to your camp.

The question of the effectiveness of pictures in a brochure is somewhat a matter of style, although most brochures do include numerous pictures. The size, typography, paper, use of color, and other factors are best left to the discretion of the individual camp and its advisors.

Some camps publish a brochure plus an annual supplementary sheet containing information subject to change, such as tuition fees and camp dates. In this way the brochure can be kept current for a longer per-

iod of time, and can serve a double purpose in that it can also be used to provide informative material for prospective staff.

Many camps publish periodic newsletters with editorial items, news of camp changes and program, items about past and present campers and staff and interesting or informative "fun" articles. Anything can go into a newsletter, and the mailing list can cover any segment of the population the camp wishes; current camp families, campers, prospects, old and new campers and staff, friends, and anyone else the camp feels should be kept up to date on the camp's activities.

Camps can also disseminate information in bulletins or letters accompanying regularly mailed material such as billings, refunds, re-enrollment requests, etc. One point should be made: whatever kind of newsletter a camp sends out, it should have a quality appearance.

As the size of a camp increases, the number of visits to individuals homes decreases. (Baer's first Law of Recruiting Efficiency.) Most camping people enjoy people and enjoy talking to parents and children about their camp. For this satisfaction alone, visits are desirable. Visits also keep representatives in touch with the mood of the clientele, giving them opportunity to express their feelings about the camp.

There are also other good reasons for personal contact. When a camp is invited into a prospect's home, the representative can exert his or her own personality, adapt discussion and presentation to the particular needs of the family and the age level of the children, and use mechanical tools to best advantage. Home visits of course are preceded by letters and phone calls.

Many camp directors feel that a most important aspect of a home visit is to allow the child going to camp to get to know an adult, a parent substitute who will relieve some of the anxiety of being away from parents.

Visits with more than one family at a time diminish personal intimacy but quite obviously save time and aid the director in other ways. Again each camp will combine style, time, size and other conditions and come up with its best method of meeting families and telling the camp's story.

As to the tools of presentation, each director must choose according to availability and what is felt to be the best means of selling the camp. Books of pictures are the norm, depicting scenes of activities, buildings, children and instructors. Color is markedly more effective and correspondingly more costly.

Slides are effective in that the pace of presentation can be varied to allow emphasis on special material; movies are a continuous presentation and rarely allow opportunity to slow down the narrative. The other side of the coin is that movies and their action, if good, are more realistic and more fun for old campers and reunions.

Some camps make new film each year, others have a special film for recruiting purposes and use it for many years. Each camp has its own feeling as to the relative effectiveness of movies compared to slides or photographs or a mixture of two or even all three. But quality in all photography is essential and with the exposure children and adults have to television and movies today, pictorial presentation should be quite personal and unique.

Reunions play a big part in recruiting campers for most camps. The locale is the choice of the camp: geography and timing will play a part in making the choice.

Often a reunion is held in the home of a camp family or representative. If very large, it might have to be in a hotel or motel. Refreshments usually are served.

Sometimes campers or staff provide entertainment.

Some camps hold reunions for new families only; others hold separate meetings for old campers or for specific age groups.

Reunions are of course excellent tools for re-enrollment of old campers. Sometimes gifts are given, such as T-shirts or the like, when children are re-enrolled. Some camps conduct vacation trips or have parties for old campers as a recruitment-reunion method. Others have an annual baseball game, party or a picnic and game day.

A winter camping weekend is quite successful for some camps. The whole topic of re-enrollment is worthy of much thought on the part of every camp director.

To complete this picture of recruiting methods and techniques, mention should be made of some of the almost infinite variety of methods which can be used to keep the camp in the minds of its current and prospective clientele.

Among these can be listed literature, Christmas gifts, cards, calendars, alumni meetings, letters, T-shirts, baby presents and so on. In considering re-enrollment, mention should also be made of the practice of allowing discounts to families who enroll before a specified date, or who enroll more than one camper.

Campers are the electric impulses that make a camp's heart beat. Without them, no camp can exist. The blood that feeds the camp heart is the program, and as good as it is, campers' parents must know what it is and must be convinced that it is the right program for

their children. Each factor of camping is interrelated with every other.

The director must work to evaluate all parts of public relations, visits, program, time and all other opportunities available and then choose, act upon, re-evaluate and tell the camp's story in such a way as to protect the one unique thing only a camp can be.

Opposed to any other institution, educational or otherwise, a camp is one of the few bastions of individualism, where individuals or very small groups can make decisions, be responsible for the execution of these decisions, and enjoy the fruits of success as individuals.

Recruiting is selling and selling a camp is offering an opportunity for parents to give their children one of the most unique and beneficial experiences they will ever have.

Video

Is it an important new way to market?

by Jean McCombie Principe

Camping Magazine, April 1986

Are home videos the latest answer for camp directors who need to open new vistas for recruiting campers? Do videos blend well with the traditional approaches that have emphasized printed materials, slide shows, movies, and personal visits?

From some directors who have tried it, the answer is "yes." Moreover, there are indications that videos, being used in larger numbers as a promotional tool by national companies, will play a greater role in recruiting campers in the future.

Arthur Sharenow, owner/director of Camps Evergreen and Kenwood in New Hampshire, provided a positive testimony for his video.

"We had the video done as a better promotional tool than the written word, but we use it in conjunction with our printed brochure and slides," he said. "My experience is that when people get a brochure and a tape, they often don't remember the brochure."

Video can open up new realms for camp owners and their prospective campers. For owners, it's a chance to reach out to people who they might not otherwise meet. And more importantly, for prospective campers as well as their families, video provides an opportunity to really see the camp in action before a visit, or catch the flavor of a camp even without a visit. Video can bring the camp alive in a personal sort of way.

Sharenow, however, still likes to use his slides because he can talk right along with them.

"When you go out selling camp," he said, "you're really going out and selling yourself as a camp director first, and your programs and facility second."

Jed Bernstein, managing supervisor for Ogilvy & Mather Advertising in New York and associate director of Camp Pinecliffe in Harrison, Maine sees the situation a little differently.

"For parents to make a key emotional and financial commitment like sending their child to camp," said Bernstein, "a video brings the camp to life, lets them feel close, and deepens their understanding of where their child will be."

"Ideally, you want everyone to visit," he continued, "but they can't. The videotape brings you closer in a way that slide and print material just cannot—for the same reason that TV is more exciting than a print campaign. That's not saying that a print campaign cannot be successful, but TV with its sight, sound, and motion brings things to life." It's the same with camp videos.

Camp Pinecliffe had their first professionally produced videotape ready for this season. The idea for the tape originated with Susan Lifter, a camp director. She had seen videos done by other camps.

"We decided to be the first within our competitive framework to do it," said Bernstein. "We felt that if we waited till next year we'd be playing catch-up."

Sending the tape

George Marcus has been in the camping business for 35 years. George is executive director for three camps, including an all-girls camp, Camp Pembroke in Pembroke, Massachusetts. This season Marcus, too, has a professionally produced videotape to show prospective campers and their families and even their friends.

He sends interested people the cassette in a stamped self-addressed envelope along with a brochure and application.

"This is my first venture into marketing," said Marcus. "My field is not sales. I find it difficult. But I feel perfectly comfortable sending out the tape." After a short time he makes a follow-up phone call.

"It's not a cold thing to do" he said. "We have something in common to talk about.

"It takes only eight minutes to tell our story, and the tape sells itself. People are impressed by it," said Marcus. "Some things may change, but the overall feeling of the camp remains the same."

When he premiered the tape on a big TV screen this year at a camp reunion, it received an enthusiastic response.

Davis and Louise Van Winkle, owners of the Luther Gulick Camps in South Casco, Maine couldn't have been more pleased with their professionally produced tape, although they don't expect to have results on how much it affects applications until the end of the season.

"It wasn't a hard decision to make the tape," said Davis. "We needed an additional marketing tool and it seemed logical to do video. It's an intermediate step in the process between print material and our personal slide show."

The Van Winkles have a home video camera but they didn't want the look of "home movies" for their tape.

"You can see the difference if it's professionally produced," said Louise. We still show our slides, but the video is a wonderful addition to give an idea of our location. It tells people a little more. Parents are interested in seeing faces and reaction; and the tape gives them a sense of all that."

Jean Principe is a professional scriptwriter for Video Workshop in Portland, Maine. This is the first in a two-part series.

67

"When people contact us about the camp, we send them a brochure and then tell them we also have a video if they're interested," said Davis. "That gives us another opportunity to talk to them about the camps."

The Van Winkles do not send the tape unsolicited. They have never done any advertising for their camps, relying solely on word-of-mouth and reputation.

"But in terms of selling, the tape is invaluable," added Louise.

Ask for comments

When they do send the tape, they also ask for comments.

"We've had good reactions," said Louise. "So many people say, 'Oh, it's really beautiful."

Camp Pinecliffe, too, has received lots of positive feedback on their tape.

"It works for the viewers and we're pleased," said Bernstein. "Overall, it's a real success.

That seems to be the general reaction of most owners and directors who decided to do video.

Marty Silverman, owner of Camp Kippewa in Winthrop, Maine is into his second season using his tape, and he's pleased with the tangible results. At least 30 applications over the two seasons are a direct result of the tape, he feels.

Silverman, like most other owners/directors, uses the tape for places he is not able to visit personally.

"I sent the tape off to a family in Quebec City, and now all three daughters are coming for four weeks," he said. "And they showed it to their friends, and their friends really wanted to come too. I also sent the tape to Germany this year and this resulted in a camper."

Marcus, too, noted that, "We encourage prospective applicants to invite their friends over for a viewing of the tape—sort of a parlor coffee klatch."

Silverman also mentioned that the tape serves as an effective holding action.

"I say to people, I'll send you the tape with a brochure, a yearbook, and a newsletter, and next time I'm in your area, I'll come by and answer any questions.

"What we're presenting is quality," said Silverman. "The tape carries with it a certain atmosphere and reflects what you are."

Sail Caribbean

Mike Liese of Northport, N.Y., owner of Sail Caribbean, chose video "because I thought it would be a real good way for people to see what our outfit is like."

Campers at Sail Caribbean do just as the name implies.

"My program is so visual with sailing and watersports that video really shows what it's like," said Liese. He's been pleased with the positive reactions to the tape thus far.

"Slide shows can be effective, but video allows me to use promotion in different ways because I can mail the tape out," said Liese. Not many people are able to fly down to the Caribbean for an onsite tour, and video is better able to capture the sense of an active camp environment. □

IV. Computers in Camp Management

Computer improves camp business

by George Ricker

JOURNAL OF CHRISTIAN CAMPING, JULY/AUGUST, 1981

We have just gone through the agonizing, frustrating experience of changing from a "by hand" reservation and bookkeeping system to computer. It has been tough but we were at a point in our operation where we had to change.

During the decade of the seventies our annual attendance more than doubled and our income increased over 600 percent. We enlarged our facilities and made radical changes in all areas of our operation except in the way we handled our reservations and did our bookkeeping.

We entered the decade of the eighties constantly behind on confirming reservations and with our bookkeeping and accounting procedures consuming more and more time. Both of these problems were serious.

While we were not receiving a lot of complaints about reservation acknowledgements, we were getting calls asking if we had received their requests.

There isn't any need for me to comment on the bookkeeping as everyone knows that you keep on top of it, or you get in serious financial trouble fast. We knew these problems wouldn't go away, and we had to take decisive action.

With any operational problem, I have found it very helpful to back as far away as possible and ask two questions: What jobs must we do to accomplish this task for the maximum benefit of our guests and campers and for Shocco Springs? How can we get these jobs done most economically and with the greatest efficiency and effectiveness?

Answering these questions helps me arrive at possible solutions. I then try to choose the best solution for the present and the one that will keep the problem solved for the longest period of time.

Dr. Ricker is director of Shocco Springs Baptist Assembly and Camps, Talladega, AL.

After considering the possible solutions available, I was convinced that by going to a computer we could solve our immediate problems and handle our anticipated growth for an indefinite period of time.

We quickly learned that before you start shopping to either lease a computer service or to purchase your own computer, you need to know exactly what you want a computer to do for you. We spent a lot of time carefully determining the specific things we knew a computer had to do for us now and in the future to meet our needs.

We got rather excited about what we could do if we had a computer that we had never done before. The excitement intensified as our list of possibilities grew.

We finally realized that it wasn't a question of what we could do because computers offer an almost endless list of possibilities. We needed to zero in on things we should do to improve our services and make our operation more profitable. We ended up with a good list. One thing was to have a good inventory and re-order system for the books we sell.

We listed things that we should do along with the list of things that a computer must do for us. This helped us tremendously as we moved further in implementing the decision to go to computer.

We had an opportunity open for us to put our accounts payable on computer by time-sharing with a related organization. They had a large computer, a good programmer and skilled operators. Time-sharing on their computer gave us a lot of good experience without our having to make any capital investments. The arrangement was very satisfactory and would have continued except for the problems involved in their being 90 miles away.

When we decided to buy our own computer we began the selection process by visiting some computer owners. We talked a little and listened a lot because owners love to talk about their computers. The most frequent advise we got was to buy one larger than we needed now and that had a lot of expansion capacity.

After talking with several dealers, we finally selected a Radio Shack TRS 80, Model II, and their Line Printer III. It is one of the many moderately priced minicomputers available.

It is solid-state, needs minimal repairs, and takes very little more space than a typewriter. It has adequate capacity for our present needs and has plenty of expansion room.

The line printer is well built and has a speed of 120 characters per second and prints 48 lines per minute. Service is available through our local Radio Shack or from the Radio Shack Computer Center which is only 50 miles away. A good selection of software is also available for this equipment.

Don't let the ease of operation and the simple typewriter keyboard of any computer deceive you. There is much more to a computer than that. All computers have to have a program before you can get useable output from them. You have to have a different program for each kind of output you desire. You get your programs by either buying them already prepared from a software supply source, from a programmer you hire, or you write them yourself. When you start programming, it is most important that you know exactly what your computer must produce to meet your needs.

We had to hire an experienced programmer to write our reservations program because of the unique things that the program must do. We told the programmer what we wanted to tell or type into the computer when we received a reservation request and what we wanted the computer to do for us. Here is how it works.

When we type a conference name, the computer begins to locate the information it has stored on that conference. Almost instantly it flashes on the video display screen that it is ready to receive the individual's name, address, the building where he wants to stay and the amount of money he sent with his reservation request.

As we type this information on the keyboard, it appears on the screen. We spot typing errors and correct them easily. As soon as we have the correct information typed, we strike a key that signals the computer to print out an acknowledgment or a confirmation to mail to the individual.

This notice tells how glad we are he is planning to attend that conference; gives him all other essential information such as the beginning and the ending time of the conference; acknowledges receipt of whatever amount of money he sent; and tells him the balance he will owe when he checks in.

We strike another key, and it gives us a copy for our files that is a duplicate of the individual's copy. It also tells us the room that has been assigned to him. Group reservations are handled in the same way.

A short time before the conference we strike a couple more keys to ask the computer to give us a name badge for everyone registered for the conference. These name badges will also serve as meal tickets. The computer prints the individual's name and the room number where he will be staying on a form that is ready to be folded and inserted into a plastic badge holder.

After all the name badges are printed, the computer then gives us housing sheets showing where each person is assigned and vacant rooms if any. We are now ready for check-in.

Even though we tried to think of everything we could possibly want from our reservation program, we failed to anticipate that it might be helpful to know how far people travel to attend activities at our facilities.

We recently needed this information as we considered needs for a major new building. The programmer could have easily programmed for the computer to sort all persons attending by zip codes and give us the totals. This would tell us the approximate distance people traveled and helped us know our service area. We cannot get this information until we have our reservation program altered and this feature added.

We purchased stock programs for our accounts receivable and payable, payroll, general ledger, inventory and mailing list without examining them. All except the mailing list have had to be modified to meet our needs.

This has been difficult because of the way they are written and the lack of instructions on how to make modifications. Even though the initial cost of these stock programs was considerably less than a programmer would have charged to prepare custom programs, I feel at this time custom programs would have been the best buy for us.

If we had not gotten a computer, we would have had to hire more personnel, which in three years would have cost us as much as the price of the system we purchased. To get a pay-back in three years on an investment like this is excellent.

Our computer is not only meeting our registration and accounting needs better and faster, it is providing us with other valuable information. For example, in the past it was difficult for us to know how we were really doing financially during the busy summer months. We had to wait until the summer was over and all of our bills were paid. Now we can know daily, if necessary, our income and expense status. During this time of double-digit inflation, it is good to know exactly how you are doing so you can avoid getting into financial difficulty.

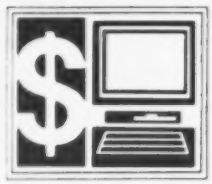
Stated negatively, we did not buy a computer for entertainment, recreational or educational use. While some camps might justify the purchase of a computer for these purposes, these uses do not conform to our mission. We bought this equipment to meet specific needs in our business operations.

Our initial purchase proved to be such a good investment that we have added a second computer and printer. This is for use during our busiest seasons and to have a back-up available during those rare times when some of the equipment is being repaired. □

71

Computer consciousness

by Karla Henderson and M. Deborah Bialeschki



CAMPING MAGAZINE, MAY 1983

Unless your camp is located on some deserted island in the middle of nowhere with no communication with the outside world, you know that computers are providing the greatest technological revolution our society has seen since the invention of electricity. Computers are invading every aspect of our lives. They are no longer the property of the technocratically elite, but are available to every one of us. When people speak of pets and apples, they are no longer necessarily speaking of cocker spanials and winesaps. Likewise, the references to floppy disks, bytes, and BASIC are part of a whole new language which might be termed "computerese."

You cannot avoid computers. The mailing label which allows you to receive this magazine was generated by a computer. A pocket calculator is a limited version of a computer. The bills you receive from your bankcards, electrical service, and other utilities were probably generated and typed by computer. Your income tax return was checked and issued from a computer. Every time you use a phone, you are using a computerized system. If you have flown in a plane lately, computers were used to assist in air control as well as in actually flying the plane. Many cars are now equipped with internal computers to monitor engine performance. If you read a newspaper today, chances are it was electronically typeset. Even the weather report was made possible for you because of the use of computers. It is virtually impossible for us to exist in the world without having contact directly or indirectly with computers.

It is impossible to resist the changes which computers are creating. Adults had better learn something about computers or we will really be faced with a "generation gap"; youth are having a myriad of opportunities, via school work and even video arcades, to become very knowledgeable about computers. Kids today are trading computer programs just like kids in the past traded baseball cards!

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M. Deborah Bialeschki is a teaching assistant at the University of Wisconsin at Madison.

Computers and camping

So what does computer consciousness have to do with camping? Aren't the values associated with camping on a very different plane than those associated with computers? The purpose of this article is not to suggest that computers be used in any way to replace the experiences which are unique to camp; the purpose is, rather, to suggest how professionals in camping ought to be "computer literate" and to suggest some possible uses of computers which can make camps run more efficiently.

It is now possible for any of us to understand the basics of computer operation and the applications of this technology. You do not need to be a computer programmer or to know advanced trigonometry to use computers. Most programs, referred to as software, can be purchased and will be useable for many camp operations. This software asks for information in simple English and you provide that needed information. "User friendliness" is one of the key emphases of the computer age of the 1980s.

Amazing developments are happening in the world of technology. Computers are but one part of a whole technological information expansion. Computers have been around for almost 35 years, but it has only been within the past five years that they have become available to the masses. The first computers were very large, very expensive, and very delicate. Today, the capacity of the average microcomputer is equivalent to the capacity of those first computers which weighed hundreds of pounds and cost hundreds of thousands of dollars. If progress had been made on cars the same way it has been made on computers over the past 35 years, a Rolls Royce would cost about $2.50 and would get 100,000 miles to the gallon.

Computers are also creating great societal changes. It is predicted that by 1990 some 60 percent of all jobs will require familiarity with computers. Will that be the case with camps? With the potential usage of computers for business applications in camp, it is very likely that a number of people's jobs related to camping will require a familiarity with computers. It is likely that within three to five years, computers will be able to understand voice commands in addition to keyboard entry. This may provide major changes regarding the use of clerical staff, manual typesetters and the like. Computerized robots in the future could do many of the jobs currently done by unskilled laborers. How will these changes affect the economy, the concepts which people have about work, the society in general, and camps? These questions are not the point of this paper, but they do suggest the almost incomprehensible impact which computers are having on society. Perhaps we are doing our clerical and maintenance staff a disservice by not providing more opportunities for them to understand and utilize computers.

As intelligent human beings and as effective camping professionals, it is imperative that computer consciousness and computer literacy become a part of our professional as well as personal goals. Computer consciousness involves an awareness of the technological revolution which is taking place. Computer literacy connotes knowing what a computer can and cannot do, how computers can be used, and how they can change our lives.

How might computers be used in a camping situation? It is obvious from the proliferation of "computer camps" during the past three years that computers can be a camp programming activity. Some might argue that there is some inconsistency be-

tween the definition of camping and the nature of computers (only within the past few months have portable computers, which do not require electricity and an indoor setting, become available). We must be sure to include other values of camping as a part of the computer camps beyond teaching kids to be "hackers" in a rural rather than an urban setting. We must also be careful to include both genders equally in the computer activities. Some people have expressed concern that computers have become a bastion for adolescent boys and the potential for sexual equality in the future may be greatly diminished unless girls are given opportunities to keep up with boys in computer use. Camps which are offering computer programs ought to be sensitive to overt or covert discrimination regarding girls and computers.

Greatest potential

The greatest potential for computers and camping, however, does not lie in their use as a program activity. The greatest potential lies in the management potentialities of the computer. Using a computer is possible through a number of techniques. A camp might be able to "timeshare" with another camp or with other groups within a community. Many schools and large municipalities have computers for which they would gladly sell time. For a computer to be used to peak efficiency, it would need to be used 24 hours a day. Most computer functions take no more than seconds or fractions of a second to complete. The computer programs or software can also be shared between groups or camps. The type of computer used for timesharing is usually called a "minicomputer" which is considerably more costly than a microcomputer but far less costly than a "mainframe" computer. Thus, timesharing is one option.

A second option for the camp is to purchase, lease, or possibly share a microcomputer. Many microcomputers are now available and every month the technology is improving and becoming more cost-effective. Software which can be directly applied to most camp management situations abounds. The choice of software is the most important consideration. A machine is only useful if it can do what you want it to do. Most camps can easily adapt much of the software which has been developed for businesses. As more and more camps use microcomputers, it will be possible to develop software exchange banks or perhaps even have software programs available through ACA publications. The possibilities are unlimited.

Right now it is possible to do many camp record-keeping functions on software which has already been developed. Some of the possibilities include: budget analysis, accounting procedures, payroll, inventories, registrations, health records, personnel files, mailing labels, program scheduling, meal planning, word processing, maintenance records, tax records, energy audits, camper performance records, electronic mail to other camps or to parents, phone answering, typesetting brochures and camp newsletters, playing learning games, teaching skills, figuring loan amoritizing, graphics creation, camp evaluation summaries, and the list could go on and on. The initial step is to analyze specifically how a computer might help to supplement the camp operation.

The advantages of a computer are many. It can provide new ways of grouping information for analysis and use. It can provide a means for storing large quantities of information in a small space. It can provide a way to communicate with other people using the computer. It can eventually free the time of professionals and staff for other direct, human kinds of contact rather than in record-keeping. The usage is really only limited by one's imagination, the resources available, and one's willingness to learn and apply the technology.

What a computer won't do

As useful and as important as this computer technology may be, there are a number of things which computers can't and won't do:

1. A computer won't save you money, at least not initially. In fact, it may cost you a bit, due to overlooked extras such as maintenance, software, peripherals, and security. Moreover, you probably won't, nor should you, eliminate employees because of a computer. But, it will provide you with new ways of doing things more efficiently and thoroughly and will expand your capabilities in ways that may really pay off in the long run.
2. A computer won't make your camp run right. If you've got problems, a computer may only make them worse. However, a computer will find better and faster ways of doing what you already do right.
3. A computer won't solve every problem. A lot of important decisions go beyond the bottom line. The answers may require a good dose of subjective evaluation, something that computers can't do. Computers are a tool to be used appropriately and judiciously. They do not, however, make everything right.
4. A computer won't run itself. It takes a dedicated group of individuals to make a computer run right. Utilizing that group of people can make the difference between successful and not-so-successful computing.
5. A computer won't always be right. The information it puts out is only as good as the information that is put into it. The human judgement is still the most important ingredient of computer usage.
6. A computer won't protect itself automatically. The information that you put into a computer can be stolen or destroyed by anyone else unless safeguards are installed. In addition, computers can be manipulated; you must make sure you or your staff is managing the system.
7. A computer won't meet all its own needs. A well-operated computer system requires attention, from the temperature of the environment to the maintenance schedule. A little preventive maintenance can eliminate a lot of costly downtime.

Computers need not be visualized as threatening technology but as tools to aid the camp director.

8. A computer won't become obsolete. Sure, there will be new and improved computer systems, and the features will become faster and more powerful. But as long as the system is cost-effective and provides the services your camp needs, its obsolescence is only a state of mind.

It is essential that we understand the boundaries of computers. Computers only do what they are programmed to do. Imprecise requests simply will not be understood. Currently, almost all computer input is based on typing and not on handwriting or

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voice input. It takes time to get information into a computer system. Initially, very little time may be saved; however much more can be done with the data that are entered. Computers require that we classify, categorize, and quantitize data before it can be used. Not all information can be treated in this manner. Input must be able to be used as output.

People make mistakes on computers—computer output is by no means correct all the time. A computer cannot comprehend subjective relationships among multiple pieces of data. Communication between computers is not as easy as it may appear. It is not easy to program into computers many of the things which people find easy to do: associative reasoning, retrieving relevant past experiences, distilling intelligence from masses of data, or leaping intuitively to or guessing intelligently at solutions to complex problems. Human characteristics can never be duplicated in a computer, although computers can provide us with information and data to enable us to make better decisions.

Buying a computer

A number of things must be considered in getting started with computers. Several steps can be outlined:

1. Review the present operation for sizing. Determine how large your camp enrollments, budgets, inventories, etc., are so you can more accurately decide how large a computer system you will need and what the benefits might be for its use.
2. Set goals/objectives and criteria for what a computer can do for you. This may be one of the most difficult parts since it is the crux of all decisions. Do not buy a computer or buy timesharing and then try to decide how to use it. The applications must be determined first.
3. Find a vendor and locate software sources. It may be necessary to consult with more than one vendor to determine what is the best buy and who will provide the most support services.
4. Design an implementation schedule to determine how you will begin to use the computer and its software. It is impossible to do everything at once, so you must decide systematically how you will begin to use the system.
5. Begin implementing applications with a continual approach for evaluating and adding potential software.

The following list provides some additional guidelines for selecting a system from among the variety of computers and peripherals which are on the market. It is paramount to always consider first, however, the objectives for using the computer and the software or programming which is available.

1. Which machine will fit the software applicable to my plans?
2. What size of machine do I need to run that software?
   a. CPU/disk memory
   b. screen size
   c. printer width
3. Is the machine expandable; can I add more memory later if I need to?
4. How easy is the machine and software to use? Is training available?
5. What dealer support is available?
   a. Can I borrow a machine if mine breaks down?
   b. Can the shop do its own component-level repairs? If not, how long does it take to send the machine out? What is the cost of service?
   c. Does the dealer know enough about computers to help me get the software running?
   d. Does he/she know of other agencies/businesses in the area who use the same machine?
   e. What is the vendor's reputation? References?
6. What is the warranty and does the shop offer any kind of extra service contract?
7. Will this machine brand still be around in five years?
8. Things to look for in a good packaged program (software):
   a. wide application
   b. menus (lists of choices to take you through the program),
   c. good documentation (explanation),
   d. local dealer support,
   e. user words and format,
   f. updating (or correcting),
   g. easy backup,
   h. a hotline to call for help,
   i. potential modifications,
   j. training opportunities.

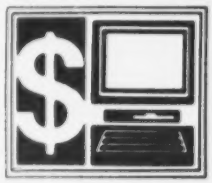
It is important to remember in all cases: cost does not necessarily equal price. Beyond the initial outlay for a computer, printer, and software, the greatest cost is learning. But once the learning occurs, the potential is greatly increased.

What lies ahead in the future for computers in camps? This paper has provided several possibilities, with others yet to be discovered by camping professionals. Computers need not be visualized as threatening technology, but as tools to aid the camp director. With the aid of computers, camp professionals will be able to increase their efficiency in the camp, office, and programming operations and will have a more complete means with which to analyze their camp data. These benefits should contribute toward a more well-run camp and free the camping professional from time-consuming actitivies that can be computerized. A computer will enable the camp professional to have more time to think, better facts and information upon which to base decisions, and will ultimately result in better management to meet the essential goals of camping.

Computers in camp management

They use time efficiently for routine office details

by Stephanie Rolfe



CAMPING MAGAZINE, MARCH 1979

A flurry of activity at Camp Thoreau early last April heralded the arrival of a new, in-house computer system. Four short trips up the stairs and Robert Wood, the assistant manager, had single-handedly transferred from his station wagon all the equipment that was to take the drudgery out of bookkeeping, mailing, records keeping, and other routine procedures done by management or staff. Installation went on behind closed doors. It was interrupted when Wood trekked back to his wagon carrying one major component. There was, it seemed, a breakdown.

"There it goes," observed a Thoreau staffer, "back to Wheeler Three." (Wheeler Three is the nearby psychiatric hospital.)

Today skepticism has vanished. The computer is a busy, productive, and highly respected member of the team. What does the bookkeeper think of her new function as "Data Processing Operator?" "It is fun," she says, moving on to fill in the four hours a day no longer devoted to accounts receivable. Rob Wood and his corporate colleagues know for sure that, within two years of installation, the computer system will bring a return on investment through savings on staff time for accounts receivable, with further gains in numerous other clerical functions.

Camp Thoreau is a small, private day camp in Concord, MA. It is affiliated with the Thoreau Indoor Tennis Club and with the Thoreau Swim and Tennis Club adjacent to the camp. All are owned, managed, and operated by the Pulis family. A central building serves as club house and office building for this trilateral, year-round operation. Permanent staff members handle corporate and fiscal administration, public relations, records and clerical duties, enrollments, and other "non program" camp business. These permanent employes divide their time between the three corporate entities. Because each business has a different peak season, there is plenty of work for everyone all year.

Established in 1951, Camp Thoreau now has an average capacity of 220 campers. They enroll for two, four, six or eight weeks during an eight-week season—from the end of June until mid-August. In 1978 about 400 children attended camp. In addition to the usual kinds of paperwork involved in this kind of camp, there is the time-consuming job of arranging transportation for those who elect to purchase "taxi service" through the camp office. Some families waiver and make frequent changes of plan; each change creates more paperwork and opportunity for error.

Of the features that relate particularly to the Thoreau administrative situation, three should be noted here. First, there is on the staff a permanent member with the capability to develop computer programs and to supervise their use and application. Robert Wood teaches mathematics and computer science in a junior high school. After school hours, and during weekends and vacations (including all summer) he works in various capacities for Thoreau. With a bachelor's degree in mathematics education from Northeastern University, he currently is working towards his master's degree in computer science at Boston University. Wood has experience in bookkeeping and accounting, and has held positions in camps ranging from counselor to program director.

A second point is that by the fall of 1977 the full-time bookkeeper was beginning to be overloaded with work, with at least six hours per day taken up with accounts receivable. On an annual basis, these entries average out at 80 percent for tennis and swimming, and 20 percent for camp, with uneven distribution according to season.

Finally, business both at the camp and at the club was increasing and promised to continue to do so.

But bookkeeping is only one part of the story. Many of the club and camp clerical tasks involve simple, time-consuming work that lends itself to a computer operation. Both organizations provide a service, and it is the nature of such enterprises to require volumes of publicity, documentation, follow-up, lists—jobs that are expensive in manpower.

The time, at Thoreau, was right for a change.

What is meant by a computer system? At Thoreau the system was envisaged in two parts: the programs (software) and the equipment (hardware). The software would be developed by the assistant manager—that is, he would design the programs that tell the equipment what to do.

The hardware would consist of four pieces of equipment:

1. A computer—the central processing unit
2. A disk storage unit—equipment to hold interchangeable disks on which information is stored
3. A video display terminal—typewriter keyboard by which operator "instructs" equipment, with TV-type screen to display information
4. A printer—prints rapidly, direct from computer, on paper, statements, labels

In considering the purchase of a computer system, Thoreau management used these criteria: 1) The system must be operator oriented; that is, it must be simple to use and to maintain; 2) It should use a common language, such as "Basic." Basic language usually is the one first taught to computer system students. A high school math student should be able to work with it without difficulty; and 3) The hardware cost and cash expenditure for software should be recoverable, through manpower savings, within two years. For Thoreau this allowable cost amounted to about $8,000 for hardware and about $2,000 for software.

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Todd Pulis, vice president and general manager of Thoreau, joined Rob Wood in a search for hardware. They visited computer shows and dealers and studied literature. Other computer owners gave advice. Computer companies demonstrated their products and systems—Wang, Data General, Digital, and IBM. Almost every system cost in excess of $15,000 for hardware alone. They were ruled out.

The system chosen is a relatively new one, put out by Alpha Micro System of Irvine, CA. That company makes the computer, while the other components are manufactured elsewhere.

The system has a 48 K memory—meaning that 48,000 characters can be stored. A Dual Floppy Disk System, by Icom, provides the magnetic media storage system. Everything that is to be stored permanently goes onto the disk that holds about 256,000 characters. It uses Basic language.

The cost for the hardware was about $8,000; delivery was in about four weeks.

The complete array of equipment takes up very little space. The printer console stands on the floor occupying about 2 x 2 feet of floor space, and is desk height. The other three items fit easily onto one small desk top. Operation of the video display unit is almost silent. The printer can be run with about the same noise as an electric typewriter. No special electrical wiring is required. Power consumption is no more than that required by several typewriters.

Schedule for Software Development and System Phase-in

1975/6

Seeds of the idea. Rob Wood purchases his own terminal, works off and on in spare time to develop basic accounts receivable package.

1977

June Wood hauls terminal to Thoreau, tries out programs using time-sharing computer. Gets program working in tandem with accounts receivable manual system.

Aug. Proving time for software. Programs run in parallel with manual system for entire month. Comparison of time taken to do manual posting and that of data entry into computer, to run analysis, to do statements. Conclusion: time savings great! Project other uses for computer—membership lists, mailing lists, documentation for camp. Green light given for this system.

Sept.-March (1978) Research into hardware systems. Concurrent with expansion of club house facilities and programs.

1978

March Placed order for Alpha Micro System. April delivery requested. Weekly chase on supplier.

April Delivery, installation. Adaptation of program to this equipment. Find that new equipment is smaller, but more powerful.

May Continue to develop program and system.

The computer is a busy, productive, and highly respected member of the team.

June Key in and debug new system in tandem with manual system. Full month of programming and data entry. Comparison of two systems. More errors in manual. Creation of computer master account file—name, address, telephone number, and status for 800 club and 400 camp accounts.

July Bookkeeper has full month of data entry both on computer and manually. Major agreement on entries between systems. Where errors occur it is due to misallocation of entries, not system. New sales slip developed to minimize errors of allocation.

Aug. Analysis of three-month trial indicate okay to discard manual One-Write-Business-System for accounts receivable, and to discard Addressograph system for lists for camp and club. Once system running, bookkeeper finds her data entry time reduced daily from six hours to two hours. She is given other duties within the organization.

Fall '78 Computer in full operation. Keeps track of accounts receivable, membership lists, inquiry lists, prints statements and mailing labels.

Creation of master file for camp year, and one for camp inquiries. System permits cross referencing, updating, information transfer. Information can be printed out directly onto mailing labels.

All promotional material for winter tennis club mailed out from computer lists via computer labels. Preparation of camp promotional mailings similarly accomplished. Time saving is very substantial.

Once a computer joins the staff, more and more uses are found for it. Management is constantly evaluating what can and should be done by people and what by machine. Camp is a place for people. Many tasks, and all judgments, remain the responsibility of the staff. The individual and the personal approach, these are of primary concern at Camp Thoreau.

But in mechanical, routine matters where accuracy and efficient and economical use of time are paramount, then the computer comes into its own. Monthly billings, for example, are now reaching the post office by 5 p.m. on the first working day after the end of each month. In pre-computer days monthly statements for the Thoreau 1,200 accounts were not mailed out until about five days after the end of the month.

For the coming camp season all promotional materials will be addressed by the computer using camper lists and inquiry lists from previous seasons. Complete applications will be processed through the system to provide lists giving camper information, financial data, to enable the preparation of selective mailings to complete registration and enrollment, and preliminary assignment of campers to units. Transportation should become a painless administrative operation. The computer will keep track of those families who wish to use the taxi service and those who do not, and will present lists by town and camp period.

Inventories can be maintained through the computer. This is a particular boon to the pro shop staff at the tennis club. Staff payrolls can be put into the system.

At Thoreau the use of a computer system is new; it has really only just begun. It works; it saves money; and it will continue to grow.

There are a few points that either need emphasis or that may not have previously been mentioned. In brief, they are: Thoreau may be unusual in having an affiliation with another business that assures a year-round combined operation. It may also be exceptional in having the staff capability to develop and maintain its own software.

For economy in this size of operation, a computer should have year-round use. As a rule of thumb, where a camp/business employs a full-time, year-round bookkeeper whose time is hard pressed due to work load, then a computer system of the type described above may be a good investment.

The only aspect of the Thoreau accounting system that has been changed to a computer operation is the

accounts receivable. Accounts payable transactions are too few to merit transfer. Payroll, during the summer when camp counselors are hired, may be changed over to a computer operation.

Over and above the savings in the accounts department, the time and effort needed to maintain lists, to prepare and send out mailings, to acquire data is so reduced through a computer program that it provides a most persuasive argument in favor of the system.

If a camp operation is too small to carry the cost of a computer system, thought could be given to sharing it with an outside business. For this to work at a second site some additional hardware would have to be installed at a cost of about $1,500, plus another $1,000 for a terminal. There will be a charge for the telephone line and service to connect the two sites. The printer at the camp could almost certainly be used for both operations without additional capital expenditure.

One final word of caution—small, "personal" computers of the kind now on the market at comparatively low cost cannot meet the needs of a camp or small business such as the one described here. It is unrealistic to expect to purchase a useful system without an expenditure of at least $10,000. In addition, considerable time and expertise must be spent in planning, analysis, research, and the kind of legwork that carries no price tag.

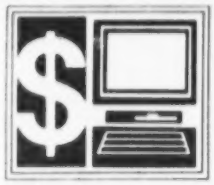
For Thoreau it has been well worth the effort. □

Stephanie Rolfe is Administrative Director at Camp Thoreau. Robert Wood provided the technical and chronological information relating to the installation of the system at Thoreau.

77

Change, computers, and the camp administration

by Christine Z. Howe



Camping Magazine, September/October 1984

Evidence mounts daily that the rate of technological change experienced in America is faster than at any previous time in history, and this rapid pace of technological change is especially apparent in the computer industry. The United States and Japan are already preparing to usher in the "fifth generation" of computer technology which is very different from those that preceded it.

In the 1940s, the first generation of room size computers was marked by the use of vacuum tubes as operating hardware. The second generation used transistors while the third used integrated circuits to transmit energy. Finally, the fourth generation of computers has shrunk in size but grown in speed and capacity by the use of large scale integrated circuitry. It may be the dawn of 2,000 that will bring us into the fifth generation of computers. This generation will use ultra-powerful interconnected microprocessors to simultaneously handle millions of operations involving logic as well as numbers. That is what will differentiate the upcoming fifth generation from the present—programmed intelligence or reasoning capabilities.

Between the 1940s and the 1980s, computers became more efficient at calculating and data processing. These graduated improvements were extensions of previous technological developments. However, a major change will be happening in the fifth generation. Machines will be programmed to use logic to make inferences and draw conclusions. Such computers will probably be extremely user friendly. They may be programmable with everyday spoken or written language. In addition to computers programmed by reason, by the 1990s or early 2000 knowledge-base computers will store information in a comprehensive memory, and supercomputers will be even speedier calculators than those currently in existence. These computers will be accessories to the "reasoning" machines. The knowledge-base computers will be used to retrieve the information or data on which to make judgments; the super microcomputers will be used for high speed numerical manipulations.

Dr. Howe is on the faculty of the Department of Recreation and Leisure Studies at the University of Georgia.

What this means to camps

So what does the advent of the fifth generation of computers have to do with someone who owns or operates a camp, belongs to the ACA, and happens to read *Camping Magazine*? Actually, some of this sounds a bit fantastic, scary, and reminiscent of the computer HAL in the movie "2001—A Space Odyssey." We have entered the information age, an era in which numerous worthwhile interests are competing for ever diminishing resources. The most successful camp administrator will be the one who employs a computer as a tool for the management of knowledge. An information explosion is occurring around us, and mechanical aids are needed to monitor the many things necessary to know to be responsive to the people we wish to serve. Since computers are new to many of us, computer experts will be needed in order to sort out the hardware and the software that will best suit our needs. Thus, language of the computer business must be learned in order to effectively communicate with experts. A glossary is provided as a starting point for familiarization with selected microcomputer terminology.

Once the terminology is understood, further information is needed on both the hardware and software of the fourth generation. Information about the current state of the art can come from several sources: individual users (camp administrators) who already employ a microcomputer as a tool to aid in the management of their camp, microcomputer user clubs, organizations and groups, computer consultants (in general or from the parks and recreation field) at colleges and universities, users from allied agencies or professional societies, salespersons or private consultants in the computer industry, trade shows, and one of the 95 magazines on microcomputing, and books. Each of these may offer help in working through the computer maze. Educational opportunities include state, regional, and national camping, recreation and/or parks society meetings, workshops and continuing education programs, local credit or noncredit continuing education opportunities, agency in-service training programs, and enrollment in commercial/vocational education programs.

Buy now and pay later

If, in fact, we are only a decade away from the next generation of computers that will be amazingly different from today's, one may ask why bother with this discussion of the current generation, especially microcomputers. A camp administrator could comfortably sit back and wait, continuing to rely on a ledger book, calculator, and typewriter to run the operations of camp until the fifth generation fully arrives. Or, the camp administrator could take a proactive

78

GLOSSARY
Administrator's Guide to Computer Terminology

WORD(S)	MEANING
bit	contraction of binary digit; smallest definable unit of storage that a microcomputer recognizes; has only two values—1 and 0
byte	grouping of eight adjacent bits that are operated as one unit; computer space needed to store one character of information
cathode ray tube (CRT)	screen; a vacuum tube that displays images
central processing unit (CPU)	"brain" of a microcomputer containing the electronic circuitry that oversees all activities of the machine
chip	semiconductor, a tiny silicon wafer that contains up to thousands of circuits for storing and processing data; the logic unit of the computer; an experimental 256K RAM chip stores 262,144 separate pieces of information which equals 1,300-5,200 words of text; this chip is about the size of a fingernail and is currently referred to as the "super chip." The industry standard is 64K; see memory
data file (file)	Collection of related records or information stored in a specific manner; for example, a *client leisure participation file* that shows name, classes enrolled, trips taken, special events attended, teams played on
debug	to locate and correct errors in the operating system or a program
disk	magnetized storage medium that records data by using binary numbers
floppy disk	information storage device that looks like a 45 rpm record
hardware	physical apparatus such as display screens, printers, disk drive, etc.
interactive	a microcomputer that acknowledges and responds immediately to user commands; instant turnabout capabilities
job	a logical set of work consisting of one or more programs
language	any of several codes composed of characters and symbols in which software is prepared; BASIC is an example—the Beginners All Purpose Symbolic Instruction Code
mainframe	a physically large computer that performs applications requiring large amounts of data
memory	portion of micro-computer that stores the program and the data (see RAM and ROM); a "16-bit" micro-processor handles data in bundles of 16 binary digits at a time; "64K" or Kilobytes of memory can store about 65,000 characters or about the same as 35 typewritten pages
microcomputer	small, desk top computer that uses a microprocessor for its CPU
microprocessor	single electronic chip that holds all elements of a CPU; a small semiconductor whose matter permits electrons holding information to move
modem	peripheral device enabling computer communication over telephone lines and other media
on-line	status of a computer that is ready to accept data
output	results
peripherals	additional devices such as display screens, disk drives, printers, etc.
program	logical sequence of instructions given to a computer to perform a certain task or sequence or actions; to create a set of instructions
randam access memory (RAM)	chip holding the program and data that varies with each trial or usage; can be lost when power source is shut down
read only memory (ROM)	chip containing the program built into the computer by the manufacturer; contents are unchanging even when power is shut off; permanently stored and inaccessible to the user; directs CPU
software	collection of programs that a microcomputer is capable of processing; set of instructions that directs microcomputer in its operation
terminal	a keyboard through which data or input are entered and a visual display board on which the data can be seen
turnaround time	elapsed time between submission of a job to a computing center and the return of the results to the user
video display terminal (VDT)	another type of visual monitor, producing *soft copy* as does a CRT

posture and start preparing to greet the future by streamlining operations with what technology is currently available. This stance is advocated here because there are so many time and money-saving things that the current generation can do already that not to use a microcomputer in one's work is becoming as archaic as not having a telephone. Secondly, using a microcomputer now (with any of the applications that will be described later on) will give the concerned camp administrator a running start regarding the limitless possibilities that such technology has as a tool for managing information in an increasing complex world.

Microcomputers are inexpensive ($600 for a bare bones set-up to $6,000 for some very luxurious hardware) and have taken over jobs that were once the domain of cumbersome mainframe computers. They are small (some fit under an airplane seat), fast, powerful, easy to use, virtually maintenance free, rich in software, and always ready when you are. Getting ready means that we all must crawl before we walk, and the timely use of today's microcomputers will help us prepare for the race to run independently with tomorrow's reasoning and supercomputers.

Meanwhile, what are some of the jobs that today's microcomputers can perform? For the purposes of this article the applications covered are grouped under three major headings: Administration, Service Delivery, and Leisure Counseling/Education. These headings capture the main tasks faced by most camp personnel that may be computer assisted. *Table 1* highlights the jobs that may be performed under each heading. In reality, these jobs may fall under more than one heading depending on the structure and policies of individual camps. Consider the table to be illustrative of general categories of services provided (U.S. Department of the Interior, 1983).

The Administration category has the largest listing of applications and accordingly, the greatest amount of software. Further, tasks such as accounting, letter writing, and maintenance scheduling are familiar to all camp directors. Under Service Delivery, most directors have experience in program planning and implementation and have been unable to escape the blips and beeps of videogames

(continued on next page)

and entertainment. It seems worthwhile to look more closely at the area of Leisure Counseling/Education as that is a relatively new thrust in the leisure field and in a formalized sense, a new area of responsibility for camp personnel.

Under the heading Education, leisure matching and referral systems are found. The following applications are actually occurring in Connecticut and California. During 1982, the Hartford Department of Parks and Recreation, in cooperation with the University of Massachusetts, began developing and testing "Leisure Match" which uses computer technology to assess a person's leisure demand by correlating individual leisure interest profiles with the activities, events, and other leisure opportunities available in the community. The Department feels that "Leisure Match" also enables them to better serve their clients by increasing their awareness of leisure opportunities available nearby, identifying public and private leisure resources, finding any possible wasteful duplication of leisure programs and services, and facilitating more informed decision making on the part of both the clients and agency staff.

Adapting for camp

This concept could easily be adapted for a residential camp setting. The incoming camper would complete a leisure interest inventory interactively on the camp's microcomputer. Through the software, an individualized leisure profile would result. The program would then correlate the camper's profile of interests with the activities, events, and other opportunities (both on the grounds as well as "off campus") that are stored in the memory of the computer. The computer could list and display some of the activities immediately and then print a hard copy for the camper to use in consultation with a counselor to prioritize or select among the relevant opportunities. If it were discovered that 80 percent of the campers enjoyed listening to live rock 'n roll music and that such a concert was upcoming, the names of potential participants could be drawn and confirmed. Transportation and other arrangements could be made well in advance to meet this widely-held leisure interest.

A project called "Data System" or referred to as the "FUNN Phone" was started by the Office of Parks and Recreation of the City of Oakland in 1981 and covers the entire East Bay area. By dialing 273-FUNN, one is on-line with a computerized leisure referral system operator. The caller may have a recreation interest and want to find an activity that accommodates this interest. The operator (a staff member) looks up the key word (interest) on a screen or printout and then refers the caller to a location or agency where an activity relevant to the interest is found. All interest and activity information is stored in the memory of the department's computer and accessed by the staff person for the caller.

If there are no relevant activities listed, the operator will record the caller and inform him or her of other callers that have expressed a similar interest. If an appropriate number of interested callers are recorded, a staff member will meet with the group and assist them in setting up a program, serving as a catalyst and/or facilitator. Further, if the caller has a specific interest in mind, the operator will help by providing a mini leisure clarification session, identifying some likes and dislikes and then referencing the caller to activities or groups that might be of interest. Again, this educates the caller about his/her leisure.

This is a large scale operation with over 120 agencies, 100 parks and facilities, and 1,400 activities in the data base to inform the public about the area's leisure opportunities, enhance the visibility of the agencies involved, provide an up-to-date referral service, and allow two-way communication between the sponsors and their clients.

Table 1

SELECTED APPLICATIONS FOR MICROCOMPUTERS

ADMINISTRATION

FINANCIAL
- Accounting
- General ledger
- Investments
- Forecasting/decision support
- work load cost tracking
- utility management
- invoices/billing
- budger/revenue and expenditures

PERSONNEL
- recordkeeping/employee rosters
- recordkeeping/volunteer rosters
- recordkeeping/client rosters
- payroll
- insurance
- performance standards/job descriptions

WORD PROCESSING—GENERAL
- permits/licenses
- mailing labels
- bulk mailings
- manuals/training materials
- printing
- graphics/mapping
- aggregate client data-participation/ demographics
- monthly reports

RESEARCH
- accident studies
- marketing
- long-range planning
- demand studies
- survey tabulation

MAINTENANCE
- custodial cost tracking
- vandalism monitoring
- horticultural/irrigation management
- aquatics scheduling and management

SERVICE DELIVERY

RECORDKEEPING
- activity registration
- attendance reporting
- facility/site usage
- activity scheduling

PROGRAM PLANNING & EVALUATION
- advertising/publicity
- activity master planning
- activity analysis
- activity tracking

ACTIVITIES
- games-electronic and simulation
- arts/graphics
- music forms
- interactive stories/reading

LEISURE COUNSELING & EDUCATION

COUNSELING
- recreational needs assessment
- interest inventories
- problem solving
- values awareness and clarification
- individual demographics
- communication/expression of thoughts and feelings

EDUCATION
- development of positive self-concept through mastery
- referral systems
- leisure matching systems

Think big

In applying this to camping, a "thinking big" example will be used. Suppose that a chain of resident camps is owned in several states in the Southeast. Because of the differing geography, climate, and other natural features, the camps are quite diverse in their offerings. The owners install an 800 number and publicize that potential campers may use it to phone in their recreational interests. The operators will search terminals for which camps in the chain offer activities appropriate to the caller's interests. If none of the camps currently offer windsurfing but a number of calls are received about it, the owners may choose to feature windsurfing at one of the Florida camps and one of the North Carolina coast camps next season. Having data on potential windsurfing campers stored in the memory of the system, the owners can then contact them. Finally, if calls are received from people with non-specific interests, the personnel can do a mini leisure assessment with them, clarifying what they like to do with their free time and follow-up by sending brochures on the camps that offer appropriate events. Thus, the 800 number serves as a clearinghouse of information for the chain of resident camps.

To date, not everything is in the realm of the hypothetical when it comes to computer applications and services for camps. EZ Camp is a microcomputer-based camp management system that is available through EZR Micro, Inc. This is a software package that covers tasks from the assignment of campers to bunks to counselor profiles to the day-to-day financial operations of a camp. Total Flow Camper Control System is a similar offering by Data Conceptions Unlimited. A variety of packages for aquatics, tennis, and other activity scheduling is available from Market Computing.

A final application concerns campers who are also members of special populations. Recently, the role that computer technology has played with disabled persons has been one of direct, physical aid—stimulating paraplegics to walk, enhancing speech, etc. The conventional functions of computers for agencies and organizations involved in therapeutic recreation are similar to those of groups working with the non-disabled. For example, a microcomputer based equipment inventory is directly usable for adaptive equipment such as bowling lane rails for the visually impared or beeper baseballs. But what about the less visible services that may be provided special populations? Because of the kinds of information handling capabilities that the earlier two examples illustrated, the concept of networking becomes much easier to implement. Once information about a person with a particular set of disabilities becomes part of a data base, the person can be linked with appropriate camps, organizations, and personnel to facilitate leisure involvement. Information may also be exchanged among the professional personnel in these organizations to keep abreast of the latest medical developments, new equipment, treatment strategies, innovative programs at other camps, etc.

In addition to being a vehicle for networking, computer camps are providing instruction for disabled persons in the use of microcomputers for entertainment, education, and the work world. At computer camp, disabled individuals learn to use microcomputers to enhance their education, to provide them with employable skills, and for personal play. Thus, microcomputers are sources of recreation and education in themselves.

This discussion began with the usefulness of computers for communication and information processing purposes on the macro level. This application is now being done on an individual scale. Ewert (1983) describes Project Alliance at the University of Oregon in which one of the goals was to use microcomputer technology for client assessment. Keisler (1983) reports that in psychiatric settings, clients were less inhibited and more self-disclosing when they communicated through a computer. She also found that people were more likely to express their strong feelings and hypothesized that benefits such as less self-consciousness, relief from depression, and a "democratizing" effect in communication due to a feeling of anonymity and lack of awareness of status differences resulted when people communicated through a microcomputer.

Consider a camp for non-verbal or autistic children. A microcomputer could be used for the initial intake interview with minimum assistance from a counselor. The program could begin with "Hi, I'm Mac the microcomputer. Please type your name." Then, "Welcome to Camp Andy Gunn, Joshua." The software program could then continue with a series of intake and assessment questions personalized to Joshua, and he could respond interactively by typing. This is just one of the many possibilities within the imagination of the camp director who serves populations with difficulty in speaking directly with other persons.

From evolution to revolution in the development of computer technology is not merely a catchy phrase. Rather it is a statement of today's reality as well as tomorrow's possibility. Knowledge is meaningless without ways to order and communicate it. The dawn of the information age would have been impossible if human communication had not moved from complex speech to writing to the institution of movable type to today's telecommunication via microchips, microprocessors, and computers. We already have become a global village. Just as functioning members of western society are expected to know how to turn on a television and use a telephone, those who do not understand how to use and apply computers in our personal and work lives will be functionally illiterate in less than two decades. Therefore, it behooves us to educate ourselves now for the future by using the resources that are currently here to help us. Our attitude towards the new computer technology is the key to becoming a part of the generation of people whose imagination is released by the doors that such change will open as opposed to being part of the crowd that will be root bound in nostalgia. Henderson (1983) writes that the impact of computers on leisure services will be tremendous, not totally predictable, but important and problematic as well as prophylatic.

The visionary camp administrator will not stop at letting a fifth generation computer "think" for him or her but will go forward and greet new technology prepared to think with the use of a computer. The director will employ this wonderful and powerful tool with the ultimate goal being better service to those that follow. □

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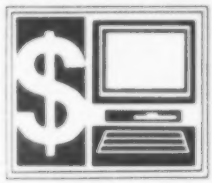
Computer Craze:

Implications for camping

by Dr. Robert I. Rhodes



CAMPING MAGAZINE, SEPTEMBER/OCTOBER 1984

The computer craze has arrived. Camps that do not have some kind of computer program will probably be the exception rather than the rule. Low cost agency camps may not be able to afford the equipment and personnel required, but few private camps will be without computers. What's going on? Is it a fad? Will computer programs become just another specialty, or are we observing the beginning of a fundamental change in American camping?

The current computer craze is clearly fueled by powerful commercial interests. IBM, Apple, Commodore, Texas Instruments, and Atari spent millions promoting home computers during the 1983 Christmas season. And the Japanese, who have been surveying the scene, will soon be arriving in force with the MSX, their new home computer standard and low cost computers similar to the IBM PC. They, too, will undoubtedly tell us why all responsible American parents must buy computers for their children.

There is no question that computers are being oversold. Not every child wants to become a computer programmer. Games do become boring after a while, and most educational software is still expensive and disappointing. It is easy to write drill and practice software but hard to write software that encourages creativity.

However we regard the use of guilt and hype to oversell computers, there is no question that there are already some superb educational software products on the market, and the situation is improving rapidly. One can now buy software that allows one to learn how to compose and play music, draw and paint, and play educational real world games (simulations). Even LOGO, a powerful graphics language that includes list processing and other artificial intelligence capabilities, is available on very inexpensive computer systems. At the same time, the cost of computers, color monitors, disk drives, and printers is declining rapidly.

The combination of advertising, publicity, and real value means that computers will become an ever more important part of our children's lives. But what implications does this have for camping? To answer this question, it is necessary to look at both the relationship of camping to education and of education to fundamental trends in American society.

What's going on? Is it a fad? Are we seeing a fundamental change in American camping?

Upward mobility in our society has primarily been fueled by structural change. The emergence of new occupations requiring larger numbers of educated people has been a constant theme in American history. Today the structural basis of upward mobility is being eroded. An increasing proportion of new jobs are in the poorly paid service sector. At the same time the ranks of middle management are being depleted by new management information systems utilizing telecommunications and computers.

A college degree no longer guarantees a good job, and even the market for accountants and MBAs is softening. Bright college students know this and are applying to engineering schools and programs in computer science in increasing numbers.

Crisis affects camps

What does all of this have to do with camping? The role camping will play in the computer revolution will depend on how schools respond to the demand for competence in mathematics, science, and computers.

For almost a century, public policy has supported major investments in education. Human capital has fueled our growth. If the schools can meet the new educational challenge they are facing, camps may change relatively little. If, however, they cannot meet the challenge, the impact on camping may be profound.

We believe schools will not be able to respond adequately, and, if they do, we believe parents may react to increasing insecurity in the job market by looking for camps that provide an adequate foundation for scientific and technical education.

In the short run, the demand for computer education is being met by educational cannibalism within the public schools. Math and science teachers are being transferred into computer education exacerbating the current shortage of qualified teachers in these areas. But even without taking this curious development into account, recent studies have projected a critical shortage of math and science teachers within a few years. Salaries and working conditions in education are simply not good enough to attract talented people in these areas.

As the costs of military hardware for "defense" continue to climb, prospects for adequate financing of the educational system become more

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remote. There seems to be little likelihood that the federal government will provide enormous funds necessary to attract bright technical people to education.

These developments suggest three possible scenarios:

1) As long as public education is financed primarily by local real estate taxes, it is possible that a few truly affluent school systems will increase starting salaries enough to attract the kinds of teachers needed today.
2) Court decisions, continuing the current trend, may eliminate local financing of public education thus guaranteeing that virtually all public school students will receive an adequate education.
3) The military budget can be cut, and the country can return to the view that a nation's strength is related to its willingness to invest in education.

Unfortunately, given present political realities, the third outcome seems most unlikely. This suggests that parents who can afford to supplement their children's public school education will increasingly look to private schools, camps, and after school programs.

Computer camps vary

Even without the above analysis it would be easy to demonstrate that computers are coming. After all, they have already arrived. However, it is much more difficult to predict what is going to happen over the next few years.

There will probably be three kinds of computer camps. First, there will be computer camps as the term is presently used today. That is, camps that children attend specifically to learn computer skills. Secondly will come educational camps where computers are used primarily as educational tools. Some of these camps will provide remedial education while others will provide advanced training in mathematics and science. Last will come camps where computer-related programs supplement the kinds of activities already common to camping. These three kinds of camps are described below.

Computer camps—Today the primary goal of computer camps is to introduce children to computers or to provide them with relatively advanced training in computer programming. Although these kinds of camps will continue to exist, as we become more sophisticated there will be greater specialization. Some camps will be specifically for hackers—children who are adept technically and who want to learn ASSEMBLY language and other relatively arcane aspects of the computer world. Other camps will teach Pascal and the standard curriculum of computer science.

Camp computers should be used primarily as tools.

Camps for hackers will emerge because children will be looking for them. Computer science camps will come because the Educational Testing Service has created an advanced placement exam in computer science at a time when virtually no teachers outside of the universities are qualified to teach this highly specialized curriculum.

Educational camps—There is already much evidence that well designed drill and practice software is very effective with students who are either not well motivated or have educational handicaps. But once again the question of finances arises. With no meaningful federal effort in this area and because schools have limited resources, can camps move into this educational vacuum?

Camps have some real advantages here. Of prime importance is personnel, and the personnel is already available. There are many bright and highly motivated teachers who are frustrated by schools that provide neither adequate computer facilities nor adequate leadership. They are ready, willing, and able to staff such programs. Moreover, there are no rigid curriculum standards or bureaucratic considerations inhibiting innovations in camping. If enough parents can afford to send their children to educational camps for children with special needs, camps may be surprised to find themselves on the threshold of a bold new educational experiment.

In addition, there are educational camps where computers are used as tools. In the areas of music and art, computers have already become exciting, creative tools. Some creative software has been developed by musicians and young computer hackers. Commercial interests have played a greater role in the development of computer graphics. Because movie studios, television stations, and engineering firms need and can afford graphics software, the industry has developed very powerful graphics systems.

The work in this area has already been transferred to quite inexpensive home computers. The Commodore 64, for example, has truly remarkable capabilities as a music synthesizer. Programs such as the Music Construction Set allow young children to compose and learn musical notation at the same time. Very powerful and easy to use graphics programs are also available. Perhaps most notable is Delta Drawing. It was first developed for the Apple but is now available on both the IBM PC and the Commodore 64.

However, there is no creative software in mathematics and science, and the lack of federal support suggests that it may not be available for some time. There is a great deal of excellent graphics software designed to illustrate mathematical functions, and there is software that will solve mathematical problems. But, with the notable exception of LOGO, there are no software tools that enable children to explore mathematics in the same creative way that existing software facilitates explorations in music and art. The situation is much worse in science. While some practice and drill software exists, software that engages the intellectual curiosity of children is very scarce.

Though there is a great need for more effective mathematical and scientific training, the capabilities of computers in this area have not been realized. Progress here will require major investments of money and talent, and the development of techniques in artificial intelligence. Nevertheless, educational camps will undoubtedly use whatever software is available.

General camps—The third category of camps includes camps that use computers as a supplementary activity. Most camps that use computers are, and will continue to be, nonspecialized or general camps. Most camp directors have no background in computers,

have campers with diverse backgrounds and interests, and cannot afford to invest many thousands of dollars developing a curriculum in an area that is not central to their mission.

Developing programs

Today almost any private camp can afford to buy a few computers, but what should one do with them? Start by looking at two common pitfalls. First, make certain that you know the difference between creative play—fooling around with computers—and faking it. Despite the claim that children will devote endless hours to programming, most would rather play games than program. Unless computer counselors provide their campers with appropriate and worthwhile challenges, most children will play games if given the opportunity. Some camp directors have purchased computers, hired college students, and stood back to watch the magic work. But campers and counselors can bring in games and convert an educational program into an electronic penny arcade.

A good computer counselor, if he or she is not overwhelmed by too many campers, knows what to teach, how to teach, when to stand back and allow a child to experiment, and when it is time to suggest anouther challenge or useful technique.

The second pitfall is "killing it" or taking the fun out of computer programming. At the absurd level, in some computer classes, children are not allowed near the machines until after they have learned the theory of computer operation. They are then forced to follow a rigid curriculum. Usually these classes are taught by math teachers who have been trained in computer math. The result is another math phobia. Fortunately this approach is not likely to survive in camps where children are not usually a captive audience.

Obviously the selection of personnel is crucial to any program. But camp directors face a real dilemma. If they hire college students who grew up on microcomputers, they may end up with people who are fascinated with computers and who know how to play with them but do not have the maturity or patience to work all day in a relatively confined space, may not be well socialized, and may not understand how to structure an effective learning environment. On the other hand, if teachers are hired who know educational software, they may have limited programming skills and may have never played with a computer.

Play is an essential part of learning, and computers are creative playmates. However, there seems to be little appreciation of this fact in the often unimaginative "standards" now being developed by people who know little about microcomputers but who know a great deal about traditional curriculum planning.

Working with computers requires patience and motivation.

Hopefully, camps will escape the kinds of sterile curriculum planning that is already being developed in some educational circles. Camp directors should not be intimidated by the technology. Instead, they should have faith in their own sound educational instincts. All it requires is the application of the same kinds of observations that they apply to other areas. Are the children happily involved in what they are doing? Are they being challenged? If the answer to both these questions is yes, the odds are that their program is worthwhile.

Select creative tools

Given the fact that there is relatively little creative and challenging educational software and that few general camps are committed to special or compensatory education, it is clear that camp computers should be used primarily as tools. Appropriate tools lend themselves to play and give campers the opportunity to control the computer instead of the other way around. And, today, tools exist in abundance. There are several superb graphics tools (Delta Drawing, the KoalaPad, etc.), a superb graphics language (LOGO), a useful language for simple mathematics explorations (BASIC), music tools like the Music Construction Set, and word processing tools like the Bank Street Writer.

After selecting creative tools that are appropriate for the children at your camp, develop suitable goals specific enough to provide adequate structure for learning but not so specific that they discourage play and creative exploration of the computer's capabilities.

There are very few people who have all of the assets necessary for a computer counselor, however, such people can be created. Start with a mature college student or teacher who enjoys children, has a sense of humor, curiosity, and a burning desire to learn more about computers. Hopefully they already own or have access to computer systems. If not, lend them each a computer, a monitor, a disk drive, and a printer. Give them a budget, and let them go out and buy the kinds of tools already discussed. An individual who has a sound background in a computer language and who enjoys playing with software will be able to learn enough in a few hours to introduce campers to any of the new software tools designed for children.

But, do not make a great investment in computers and software until just before the summer. Remember, prices keep declining, and new and better products are constantly entering the market. Planning a program is like shooting at a moving target—things change so rapidly that one cannot plan even six months in advance.

Good computer programs require a great deal of individualized instructional time. After a camper has the basic familiarity with a software tool, he or she can work with only occasional help and direction. But campers first need skilled, individual attention, and working with computers requires patience and motivation. These observations became the premises behind the scheduling system at Deerkill Camp.

A carefully designed weekly schedule has always existed at Deerkill. For most periods of the day campers go to activities as a group. However, groups are never assigned to the computer lab. Some will not be interested, and some may not be ready. There is no way that the computer lab staff can teach 20 children at once. Thus, a policy of self-selection was set up. Since children come to the lab only when they want to, only the highly motivated campers are there. And, since at any one time both experienced and inexperienced campers are in the lab, beginners are given a great deal of personal attention. Some of the "veterans" enjoy

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coming to the lab just to help teach.

The program at Deerkill is what might be called a "released time" program. A camper may come to the lab anytime except during lunch and swim instruction. The camper first gets a permission slip from the group leader and then fills in the times during the week when he or she wishes to use the lab. If there is room, the times are approved by the computer lab personnel. After both the camper's group leader and the lab representative have signed the slip, the computer is reserved for the camper. (Of course, arrangements for the younger campers are made entirely by their counselors.)

Campers are encouraged to come to the lab with a friend. They help each other, proving that two heads are better than one and that learning is more fun when it is a social experience.

Since Deerkill is not a computer camp and has limited facilities, campers are not allowed to come to the lab for more than two periods (an hour and a half a day). This restriction has not been found to be a cause of any unhappiness. Even campers who come to camp primarily because of the computer program soon find themselves happily involved in a variety of activities.

Campers who can read and write are ready to learn LOGO. This allows children who are only seven and occasionally younger to experience the joys of graphics programming. Even younger children can use the KoalaPad, LOGO in its direct mode, or Delta Drawing.

Children under ten usually need to be highly motivated and have outstanding mathematical abilities to do any real programming in BASIC. Because of this, the younger campers are not encouraged to use BASIC without a background or serious interest.

In principle, children have diverse interests and abilities, but in practice, many computer programs do not seem to recognize this fact. Different kinds of children are drawn to different languages, and it is worth the trouble to watch how children relate to their computers. For example, some children are very artistic but have little interest in becoming computer whizzes. They are happy just to use the excellent full screen editor available on the Commodore color computers to design beautiful patterns on the screen. Children like this love the KoalaPad which allows use of the computer as a highly responsive drawing board. Other children are drawn to the Music Construction Set.

In contrast to the "artists" are the "engineers" who do not have any expressive talents but who manipulate their environments. They are fascinated by the relatively abstract challenge provided by BASIC. As more is learned about LOGO, a variety of programs that appeal to children with diverse interests can be developed. However, the failure of the computer education literature to discuss the variety of ways in which children learn is disappointing. After watching a child work with a computer for a short period, one can learn a great deal about their intellectual interests and capabilities. Perhaps camps which do not expect all children to cover the same ground using unresponsive educational software can lead the way in the use of creative tools for intellectual development.

Though there is a great deal to learn about the use of computers as educational tools, there is enough excellent software to develop exciting programs. But, do be careful that a program provides both adequate structure and flexibility to meet the diverse interests and abilities of your campers. (If interested, write for copy of Deerkill's 1984 guide.)

Parents may react by looking for camps to provide an adequate foundation.

When Deerkill's program began, there was concern that many children would never come to the lab, and that girls would be much less likely than boys to utilize the facilities. However, this was not so. Attendance at the lab grew as the summer continued, and while at the beginning of the summer fewer girls than boys visited the lab, by the end of the summer about 80 percent of all campers over the age of seven spent at least a few hours working there.

Most of the group leaders take an active interest in the program. With their excellent support there has been close to 100 percent attendance in some groups. Children discuss their discoveries with other children, and work in the lab becomes a real social activity.

The attitudes of group leaders has a much greater impact on levels of participation than the sex of children involved. If the group leader is enthusiastic, most children in the group will become involved in the program.

Instructors foster creativity

When children begin to work with new software tools, they need very personal instruction. Then as they begin to explore the capabilities of the tool, they need relatively little supervision. For this type of program, one instructor for every three computers is needed.

If appropriate software is chosen, if your campers are provided with suitable goals, and if the computer leader knows children, a successful program for younger children will result. It is not necessary, and perhaps not even desirable, that the computer staff be composed of highly skilled computer professionals. However, more knowledgeable people will be needed if you have sophisticated older campers. But, regardless of the level of expertise, it is essential that computer instructors enjoy working with children and have the same desire to explore and experiment that should be instilled in campers. Computers should be fun, and programs should encourage exploration and creativity.

These are both exciting and frustrating times. Thanks first to LOGO, and more recently to other new software tools, computers have finally begun to fulfill their educational potential. But these are also frustrating times. The national investment in the development of computer education is almost nil. The math and science software needed is lacking, and the computer education literature is not very good.

In some areas commercial interests have done an excellent job. There is no question that the free market has been a very creative force. But the level of investment required has prevented commercial interests from developing adequate software where active and sustained participation by scientists and educators cannot be avoided.

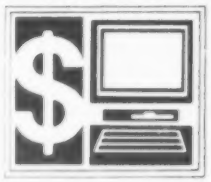
It is interesting to note that schools have been so poorly funded that software piracy is the norm within our schools. Naturally, even where publishers might otherwise have been willing to make substantial investments, they have been discouraged by this unpleasant reality.

There are some wonderfully creative educators in our schools and universities, but they have not been given the time, resources, or assistance from computer experts that is required. On the other hand, the absence of national policies and programs has provided an opportunity for unfettered creative genius and new organizational forms. Perhaps camps will become part of the new creative force that will change the face of American education. □

Microcomputers

An exciting addition for camp programs

by Daniel D. Ferguson



CAMPING MAGAZINE, SEPTEMBER/OCTOBER 1984

Less than eight years ago computer literate children were stereotyped as "egg heads," complete with thick glasses, briefcase, and five color ball point pen. Rejected by the majority of their peers for using polysyllabic words and speaking in that foreign language called "computers" with its various dialects in FORTRAN, COBOL, or BASIC, these already pale-skinned youth tended to spend hours writing computer programs to add to their software library or finding ways of sabotaging someone else's library. In more recent years, however, the explosion of microcomputer technology has changed all that. In the process, a new species of summer camp has evolved to fill the niche created by the interest in making children computer literate.

Computer camps are springing up all over the nation and in some foreign countries as well. They have taken a variety of forms, and facilities range from the very exotic to the very traditional. The Original Computer Camp operated seven camps in 1983; choice locations for parents and children included Lake Tahoe, Nevada, Hawaii, and a tour camp in England. Atari Computer Camps, with offices in New York, operates camps in Greenfield, Massachusetts at the Stoneleigh-Burnham School, at the University of San Diego, and outside San Francisco at the Athenian School in Danville, California. Promotional literature for both camps speaks of good food, fine facilities, and trained staff. However, it also suggests that the camps provide a range of activities besides computers and are still concerned about the socialization process which is so important to the camp experience.

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In addition, kids are going to summer computer camps sponsored by colleges and universities. In searching for increased revenues, both large and small schools are using expensive, underutilized facilities and equipment during a time when student enrollments are traditionally low.

College computer laboratories which house several microcomputers or numerous terminals connected to a large mainframe computer provide the basic facility for a university camp program. Often directed by college faculty and staffed by students with computer science or recreation skills, these camps utilize other campus resources such as dormitories, food service, and physical education facilities. These camps tend to be popular with alumni and often fill up in a matter of days after promotional material goes out.

Investing in your child's future

Computer day camps have also evolved for those children who cannot afford or do not want a residential camping experience. Typically, these programs are sponsored by local school districts, recreation departments, or community colleges. Although they are billed as a camp, many of these programs bear more of a resemblance to a computer class. There may or may not be other activities in the daily schedule. The camp may last for only half a day or operate one day a week. But, like the residential camp described above, these programs are reportedly very popular with parents and youngsters.

One of the primary reasons that parents send their children to camp is to give them an opportunity to learn new skills. A survey by Corbett showed that learning new skills is a primary reason for children wanting to go to camp. This is supported by Wilkenson who lists skill development among the objectives of a camping program.

Wide publicity has been given recently to the failings of the American educational system, highlighting the fact that the future job market will center around computers and other hi-tech occupations and questioning whether students of today will be adequately prepared for the world of tomorrow. Coupled with the fact that many bright high school students are not developing computer skills because 30 percent of the wealthy high schools and 60 percent of the poorer high schools in the United States are not teaching computing, it is easy to see why parents feel that paying registration fees to a computer camp is an investment in their child's future.

Some camps teach not only computer programming but have other attractive features such as computer graphics, robotics, and artificial intelligence. These may be only a small segment of the total program, but they contribute greatly to the parent's perception of program quality and desirability.

Computer camps are exciting for those fortunate enough to be able to attend. There seems to be, however, a handful of resident computer camps in existence relative to the total number of camps in the United States. Presumably the cost of these camps has limited the market segment to upper income families; much of that segment may be going untouched because not enough camps are available. The net result is a large market for this type of programming in more traditional camp settings.

The addition of computing to any camp program may excite both campers and parents, but it may also be inconsistent with the overall purpose for a camp's existence. If the addition of

computing would put traditional program goals at odds, it may be better to rethink any decisions along that line. But, if computing can enhance program goals and is felt to be consistent with the camp philosophy, the idea may be worth pursuing.

Capturing a segment of the potential market requires a number of careful considerations including philosophical issues, facility decisions, equipment or hardware decisions, software choices, and staffing.

Consider space needs

Space devoted to a computing program need not be lavish, but there are some basic needs which must be met for logistical reasons, for the protection of the hardware, and for the comfort of the users. Floor space must accommodate several microcomputers, groups of campers, loose papers, an instructor's desk or table, peripheral equipment such as printers and storage for manuals, printer paper, and other items. The exact amount of space needed will vary with the number of hardware units and the number of people using them at any one time; but, as a rule of thumb, a 30 ′ x 72 ′ table can accommodate two microcomputers, a very small printer, and chair space for three or four campers. Workspace with this arrangement is limited but tolerable.

Table heights should be comfortable for keyboard work. Tables that are too high or too low can rapidly detract from the computing experience when a camper's neck and shoulders begin to ache because of holding the arms at an awkward level for extended periods. Standard computer table heights may be adequate for adults, but for children of varying sizes it may be better to use tables with short legs that can be blocked up as the need arises or tables with adjustable legs. Keeping a supply of magazines, catalogs, or pillows for shorter children may also solve the keyboard height problem.

Wiring for the computing room is also important. One of the advantages of microcomputers is that they operate on standard household current, but each unit may require up to three outlets—one for the central processing unit (CPU), one for the monitor or screen, and one for a cassette tape drive unit when used as an input-output device. An additional outlet is required for each printer. Outlets also need to be in close proximity to the hardware as the chords are relatively short. The use of floor outlets is usually more convenient than wall outlets because it allows the machines to be positioned side-by-side in rows facing the same direction and is an advantage when providing instruction to the group as a whole.

A blackboard is another important feature in a computing room, both for instructional purposes and as a message board. Lighting should also be adequate for writing, reading, and working at the keyboard.

With over one hundred brands and models of microcomputers on the market, selecting a particular hardware unit or software package for a camp program can be an overwhelming task for anyone who has not had some exposure or training in microcomputing. There are several ways to learn enough about computers to make a wise purchase. One way is to visit a computer store. Nearly every major city has at least one such store, and sales people are always eager to demonstrate the unique features of their product line. However, there are some dangers in this method. It is easy to be overly impressed by the technical jargon one may encounter but not fully understand. A second danger is that the technical terms can also be threatening to a customer who is not familiar with them, and the customer may not know what questions to ask or how to ask them. A third danger is that representatives who sell microcomputers may not be reliable at determining your needs and may give faulty advice.

Taking a class is an excellent way to learn about microcomputing. Most community colleges offer courses or seminars at a reasonable price, and the time invested is well worth it. Offerings of a general nature such as computer comparisons or applications will be more useful in making purchasing decisions than will a computer programming course.

Reading is another way to obtain critical knowledge prior to purchasing. Numerous books and periodicals are available in any bookstore. A beginner or novice at computing should look for titles like *Choose Your Own Computer: A Guide to Buying the Best Personal Computer for Your Needs* or *Computers for Everybody*.

Another effective means of self-education is to visit a "user group," a club for computer owners organized by individuals who own the same brand of computer. A computer dealer can usually provide information about such groups, and those who belong are delighted to share their knowledge with others.

Choosing hardware

Computer hardware for a camp computing program needs to be sophisticated enough to provide a challenge to computer literate campers, yet simple enough for the youngest non-computer literate camper. Memory capacity is always a concern. In meeting this criteria, the central processing unit must have enough memory capacity to store and run fairly long or sophisticated programs or perform graphics functions. In most cases, 64K of memory (standard in many models) is adequate, but if additional memory is optional, it may be desirable to have at least one unit with 128K or 256K of memory. The additional memory will accommodate more elaborate applications or allow for bookkeeping or other business functions in the day-to-day camp operation.

The most visible part of the central processing unit is the keyboard which resembles a typewriter keyboard. Some microcomputers have very sophisticated key configurations which not only include the standard alphabet, number, and punctuation keys but also have a number pad for calculating, keys for moving the cursor, and several extra function keys. While it may be convenient to have these extra keys for business or scientific applications, children tend to find them confusing and hard to use. This is also true for those models which have more than one function designated for the same key such as a letter and a graphics character on the same key. A simple keyboard and a number pad seem to be the most suitable configuration.

Speed is the primary advantage of using a computer over manual methods of performing a variety of tasks. Yet the importance of speed is relative to the tasks which need to be performed. For instance, the task of guiding a rocket to a distant planet may require a computer which makes

(continued on next page)

up to a million calculations per second just to stay on course. But for a program designed to print a camper's name in large block letters, a machine which can only make several thousand calculations per second is sufficient. This point is made because microcomputers process magnetically stored "bits" of information. Several of these bits are handled by the machine at one time, usually in groups of eight or sixteen. The more bits that are processed at one time, the faster the machine can operate. Recently, 16 bit microprocessors have been receiving attention because of their speed; however, they also cost more. For most camps, hardware containing a standard eight bit microprocessor will be quite adequate.

To load a program into the computer's memory or store programs that campers have written requires either a cassette tape recorder or a disk operating system (DOS). A disk operating system holds a circular sheet or "diskette" of magnetic material on which information is electronically coded and stored. The advantage of a DOS is its speed and convenience. A large amount of information can be read from or written to the disk very quickly while a tape driven system allows information to be read or stored only at the rate at which the recorder plays. The primary disadvantage of a DOS is the cost which is much higher than a tape driven system. For a camp operation, the relative advantages of a disk operating system over tape have to be heavily scrutinized before the extra costs can be justified.

A monitor is the portion of a microcomputer which looks like a television screen. In fact, some CPUs can be connected directly to a television set which then becomes a monitor for the computer. There are several brands of monitors on the market which are either single toned (black and white, green, or orange) or colored. The requirements of the CPU will dictate the type of monitor that can be used if one is not contained in the microcomputing unit.

Resolution, or sharpness of image, is the main concern with monitors. One of the problems with attaching a microcomputer to a television set is that a high quality picture may be reduced to fuzzy configurations of letters or symbols which are hard to read after any length of time. On colored sets, the tones may bleed from one image to another which creates additional distortion. The relative sharpness of the images produced on the screen of a television monitor has to do with the lighting of small areas of the screen called "pixels." The smaller the pixel areas on a screen and the more there are, the sharper the image will be. Since television sets often have larger pixel sizes and fewer pixels per screen, the relative merits of using them for monitors should be considered before making a decision.

Consider maintenance required

One piece of hardware which is not essential but highly desirable is a printer which can print copies of computer programs, results of computations, or pictures of Snoopy. There are a wide variety of printers. Two of the most common are the dot matrix printer which forms letters by scribing small dots onto a page and the daisy wheel printer which prints more like a typewriter. One of these probably is the most suitable for a camp computing program that needs a unit to provide basic hard copy listings of programs and to allow data to be printed during or at the end of a program operation. There are more sophisticated printers available which will print detailed color pictures or type at extremely fast speeds, but the cost of these peripheral items increases rapidly with each additional feature.

There are other peripheral hardware devices that may be useful in a camp computing program such as joy sticks, graphics tablets, or light pens which are used to send information to the computer or give input, hence the term "input devices." Each of these is useful for different purposes, and they are relatively inexpensive. However, they can easily become a white elephant if a specific utilization has not been identified prior to purchase and if camp personnel are not accustomed to using them in such a way to gain maximun benefit.

The microcomputer industry has grown so fast that there are several ways to pay a lower initial price for hardware such as through a mail order company that sells microcomputers or peripheral hardware or a discount department store. However, there is a major problem in buying discounted hardware—repair and servicing.

Solid state technology machines that are well cared for should need only occasional routine maintenance. However, it is a mistake to assume that campers will care for the hardware like it was their own, and it is impossible to turn this kind of repair work over to a camp caretaker. Even with the major brands, service is sometimes difficult in isolated areas. It is important, therefore, to determine how and where the hardware will be serviced even before the decision to purchase is made.

All computers operate through the use of a set of instructions called a program. Programs are written using terms and symbols which make up a sort of code that the computer can understand called a computer language. Some are like English while others are completely symbolic. These symbolic or "machine languages" can be understood by most microcomputers, but many of them have great difficulty with the more simple languages. For this reason, it is important to select hardware which can be programmed in such languages as BASIC, LOGO, or PILOT since young children have greater success in being able to use these languages over many others.

Undoubtedly, a camp will want to maintain a library of computer programs (software) which can be loaded into a microcomputer at any time. There are hundreds of "canned" programs available which will perform any number of functions. Software that might be useful in a camp library would include a few game programs to help stimulate interest in computing and some educational programs which teach concepts of ecology or camp skills. An easy-to-use word processing package might prove useful as well as basic business or graphics software. There may even be some camper-generated programs which should be saved for the library in order that they may be used by all. In selecting appropriate software, there are several important items to keep in mind.

1) *Hardware compatibility*—If a program is written in BASIC, and your hardware will run BASIC programs, this still may not be enough. There are numerous variations of this computer language

just as there are numerous dialects in Chinese. It is important to know what machines the program is compatible with and what the program will run on without creating problems.

2) *User friendly*—Programs which can be loaded and run smoothly without the use of an extensive manual or other instructions are said to be user friendly. When groups of children are working together in a room on several different microcomputers, the less moving around the counselor has to do to answer questions the better. The more questions that can be eliminated through user friendly software the greater the benefit to campers.
3) *Intellectual requirements*—Children of various ages and with varying experience in computing will be at differing levels. User friendly software which uses several computer terms in its operation may thoroughly confuse a young camper or one with no previous exposure to microcomputers. Programs which require advanced academic skills or abstract thinking can also be frustrating. That is not to say that the software should not be challenging, but it should not be so advanced or difficult as to detract from the experience.
4) *Copyright protection*—When computer programs are copyrighted the same laws apply to them as apply to printed matter. It should be determined prior to purchase if the camp will be allowed to make enough multiple copies of the software to satisfy its library needs. Some software packages are also written in such a way to protect them from being copied using standard methods. This can be a major problem for anyone who intends to purchase one copy and make several more.
5) *Price*—Software can be quite expensive or quite cheap. Unfortunately, price is not always the best indicator of quality. To determine the relative value of a piece of software, a person needs to ask what function it will perform and how much that function is worth. One way to evaluate the worth of the software before purchasing is to read a review of the kind of software that you are considering. Computing magazines are replete with these. There are also periodicals available such as *Softside* and *Software Supermarket* which are devoted to software topics. Several sources of free software also exist including computing magazines, books with program listings, user groups, and electronic bulletin boards where computer owners use their machines to freely swap programs.

Finding a camp computing specialist is similar to finding a specialist for any camp position. The person must have the time available during the camp period, must have skills in microcomputing, and must be able to convey the subject matter in a meaningful way to the campers. One place to search is a local college computer science program.

A computer specialist must have the ability to present computing concepts at the level of understanding of the campers. Learning about computers can be confusing if the instructor does not clearly define the terms that must be learned to write a simple program or use a certain software package. Computer logic must be taught in a simplistic fashion that children can understand without being overwhelmed. Abstract concepts, such as the use of variables or nested loops, must be made understandable to campers who do not have a background in mathematics.

The computer specialist should also be familiar with the hardware utilized in the camp program or be able to adapt quickly to new equipment. This is particularly true if graphics concepts are to be taught as graphics programming is too complex to be learned during a pre-camp training period.

If LOGO or PILOT are languages to be used, it is helpful if the applicants know these languages. However, LOGO and PILOT are not commonly taught at the college level, and it may be necessary to consider applicants with strong proficiency in BASIC or other languages who can quickly develop sufficient skill in the additional language.

Depending upon the number of campers in each computing group and the number of microcomputers available, it may be necessary to have two specialists work as a team to enhance the time that campers spend in the computing room. If any cabin or general counselors have computing skills, they can also be of great assistance to campers to help them understand concepts of computing, consider different approaches to a programming problem, or debug programs.

Computing at camp should be a special experience. Hiring a good computing specialist will help insure that many obstacles often encountered in teaching computing to youngsters can be overcome. A good specialist can also compensate for deficiencies in the camp's hardware or software resources.

Capital investment required

To begin a computing program requires substantial capital outlay since enough microcomputers are needed so that every two to three campers can share one. In addition, there are peripheral hardware costs, software costs, and miscellaneous supply and equipment costs. To offset these capital costs, a special fee, similar to those charged by some camps for horsemanship or other high overhead programs, may need to be levied. If the capital investment cannot be recovered by a computing fee, there may be other ways of decreasing program costs.

In making hardware purchases, be mindful that microcomputer vendors will often make package deals in order to attract customers who will purchase more than one unit. Software can sometimes be obtained without charge, or prices on peripheral hardware and supplies may be drastically reduced. It pays to be bold and inquisitive when discussing pricing with vendors. In many respects, purchasing a microcomputer is much like purchasing a new car and should be approached with the idea that the dealer price is not always firm.

Interest in microcomputing is sure to increase through the next several years. The current handful of computer camps seems to be meeting only a portion of the demand for summer computing experiences. With the decreasing cost of hardware and the increasing availability of software, the addition of computing to camp activities makes a camp experience even more valuable. □

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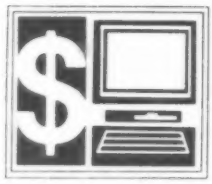
V. Personnel Management

Be specific: standards and roles affect salary administration

by G. William Climer



CAMPING MAGAZINE, MARCH 1977

The camp counselor protested, "I did a great job last summer in my cabin and activity area. The campers liked me and my supervisors never related wrongdoing on my part. I deserve a better raise than you afforded me!"

"You did a good job but you just didn't measure up to my expectancies," the camp director responded.

"You never told me your expectancies. How could you expect me to meet your goals if you didn't explain them to us last summer. Besides, my supervisor never gave me any constructive hints on how to improve my performance," the counselor retorted.

The camp director, realizing his improper supervision of his staff, could not adequately respond to this counselor.

Several Factors Involved

Effective salary administration for any camp and/or organization is dependent upon several factors: goal setting, measurable objectives to meet stated goals, recent and workable job descriptions and employer/employee-agreed-upon job performance standards. Implementation of these factors is primary before one can discuss salary administration.

But camp directors, as well as other organizational administrators, often fail in establishing lines of communication with staff regarding job expectancies. Member camp directors of the Carolina Cluster of YMCA resident camps have tried to rectify this common problem by establishing a workable and measurable job description for senior cabin counselors. It was not the intent of this group to provide a new system of staff appraisal for all camps, but to share one approach that was given careful consideration and study. No one job description with its standards, would fit all camps because of the difference in camp purpose, objectives, program structure. The material was also field tested and revised following an evaluation of the field test.

The system adopted included a job description, performance standards, and an appraisal system to be used with the job description and standards of performance.

Include These Points

Important considerations in preparing the job description should include:

General Functions—What are the one, two, or more general functions of the counselor? These general areas will be broken down into more detail later on, but this initial statement gives the job applicant an overview of his areas of responsibility and involvement.

Know How—The director lists the requirements he has for his staff, the experience, training, character, etc. ACA, YMCA, Boy Scout, Girl Scout, and other organizational standards should head up the list of requirements.

Authority—This area usually is overlooked. It deals with the type of authority the counselor has, and what limits of action he can take or discipline he can impose.

Principal activities—It is important to group responsibilities under a limited number of "principal activities." Each of these will be expanded when the standards of performance are listed for each activity. The principal activities should first of all relate to the purpose and objectives of the camp, then cover program, administration, and personal responsibilities.

End Result — Some specific statements about the counselor's effect on the end results will enable him to grasp the key emphasis on his role in the camp.

Develop Performance Standards

The second phase of a job description is to develop performance standards. Performance standards are good and it is helpful to list these and use them throughout the summer, but it is strongly felt that it would be more meaningful to the counselors if they had an opportunity to share in the setting of standards of performance.

It takes time to develop these standards, but it becomes very educational as the director and his staff work together to define the position and to study the reasoning and feelings about each point in depth.

It is important that each of the standards be specific and measurable so that there is no question as to their attainment. A minimum of two conferences should be held during the summer between the counselor and his supervisor and/or director, to review the standards and appraise the counselor's attainment of each item.

Appraisal System, Third Phase

The third phase relates to the appraisal system to be used with the job description and standards of performance.

A three point check list is all that is needed to indicate that the standard is met, is being worked on, or no effort has yet been shown. It is also recommended that space be provided for brief comments.

Mr. Climer is director of Camp Thunderbird, Clover, SC. Contributing writers are Stewart Brown, director of Camp Minikani, Hubertus, WI, and Earl Armstrong, associate regional executive, Southeast Region YMCA, Charlotte, NC.

It is important to indicate by some means of measurement how the counselor related to the end results.

Although it is felt that this is an important tool and process, the job description with its standards, does not tell the full story in appraising the effectiveness of the counselor. We need to know more in our appraisal of his or her "human characteristics," an evaluation of character, personality and relationship to other staff and campers. These and other items which may not be measurable, are important to the appraisal of his work and personal growth. This fourth phase is a necessary part of the appraisal, to be completed by the counselor's supervisor at least at mid-season and end of season. The information can be shared with the counselor during the same meeting as the review of performance standards.

Administration Follows

Once this system has been developed, salary administration becomes meaningful.

Most camp directors base salaries on the position and amount of responsibility a person holds. For example, a waterfront director would, in most cases, receive more pay than an archery instructor. There is a subjective value placed by each director on positions at his/her camp.

In an effort to establish an effective salary schedule and administration plan, all activity positions were evaluated at Camp Thunderbird, and their order of importance determined, using the National Council of YMCA's guide charts in "know how" "accountability" and "problem solving." This was accomplished through the efforts of the administrative staff, two cabin counselors (one male and one female), assistant director, director and regional consultant, Earl Armstrong, in an intensive day-long session. All participants understood that the job positions, not the individual in the present position, were the object of the evaluation.

The following is the result of these efforts in assessing each position and totalling the points, determining the order of priority.

JOB	Know How	Problem Solving	Accountability	Total
Asst. Camp Director	D-2-3-115	D-4(39)44	D-2-P-57	216
Waterfront Director	D-1-3-76	D-3(29)22	D-2-P-57	155
Head Counselors	D-1-3-66	D-3(33)22	D-2-P-50	138
Land Program Dir.	D-1-3-76	D-3(29)22	D-2-P-43	141
Riding Instructor	D-1-2-66	C-2(22)15	D-1-P-33	114
Asst. Waterfr. Dir.	D-1-2-66	C-2(22)13	C-1-P-25	110
Activity Chiefs (Counselors)	D-1-2-57	C-2(22)13	C-1-P-25	95
Asst. Act. Chiefs (Counselors)	C-1-2-50	C-2(19)10	C-1-P-22	82
Trip Coordinators	C-1-2-50	C-2(19)10	C-1-S-16	76
Junior Counselors (2nd Year)	B-1-2-43	B-2(19)8	B-1-C-10	61
Junior Counselors (1st Year)	B-1-2-43	B-2(16)7	B-1-C-8	58
Kitchen Aides	B-1-2-43	B-2(16)7	B-1-C-8	58

This compilation which took a great deal of time, discussion and consideration, would be subject to change in other camps due to the difference in program thrusts and job descriptions.

Relationships Illustrated

We then drew a scattergram to visually chart the various jobs and their current relationship to each other in points and salaries. Working on the premise that if a job is awarded a higher point value than another job, this first job should also carry a higher salary range. The scattergram served as a field on which to test out this theory and to plan corrected salary ranges for the various positions according to their point value or worth to the organization.

The steps involved in this process are:

A. The salary paid to each person with the corresponding point value evaluation for each position are plotted (using standard graph paper) by placing a dot at the point where the salary (vertical axis) and the point value of the job (horizontal axis) intersect.

B. A "line of best fit" or "central tendency" is then determined by drawing a straight line through the approximate center of the dispersion of dots on the scattergram. This line represents the middle value currently being paid for the jobs on the sample being studied.

C. Finally, "minimum" and "maximum" lines are drawn in relation to the line of central tendency to represent a salary range or spread of 50 percent. Thus, the line of central tendency becomes the midpoint of the salary range and the minimum and maximum lines are the lower and upper limits of the range from which it is then possible to determine the salary range for a particular job by locating its position on the chart.

Data Reviewed

After arriving at the present midpoint line value (minus $288 and plus $8.70 per point), the camp director and consultant reviewed the data. The director felt that the low end was satisfactory but in order to remain competitive, he needed to raise the right end of the mid-point line. (Current salary information was gathered prior to the meeting from private, independent and other agency related camps.) Using this assumption as a guide, several midpoint lines were tested to see which one would give the desired result and still keep a proper relationship among the various jobs, according to their point value. Therefore, a 1975 midpoint line value of "minus $360 plus $10.00 per point" was

Effective salary administration for any camp and/or organization is dependent upon several factors: goal setting, measurable objectives to meet stated goals, recent and workable job descriptions and employer/employee-agreed-upon job performance standards.

established. This resulted in the same midpoint values for the jobs of junior counselors and kitchen aides, but raised all other mid-point values (and minimum and maximum salary ranges).

Criteria Agreed Upon

Critical for the implementation of a salary administration plan is first, a basic agreed-upon understanding of terms and process of job performance ratings on the part of all supervisors. For example, a distinguished performance for one supervisor may rate a commendable evaluation for another. Second, does the director place importance on the cabin area or the activity area in determining an overall evaluation rating? While not saying that the activity area is less important, most directors would place an added emphasis on the cabin performance. A 75 percent plus 25 percent weighted value for cabin and activity performances respectively would be a good basis for determining the overall evaluation. Again, this would differ in each camp according to the program format and the emphasis of the director.

After determining an overall evaluation for individual staff members and accepting the salary ranges and percentage increases as developed, contracts were offered to returning staff utilizing salary increases developed on the basis of performance and the previous summer's wage. A table was produced to aid in the process. The agreed upon salary plan became the basis for hiring new staff.

Continual revision of such a process is most important because job descriptions may change, affecting order of priority. The present percentage increases may become non-competitive.

During or at the conclusion of each season, the camp director should again plot the salaries and point value of his staff, determining the "central tendency" by drawing a straight line through the dispersion of dots in the scattergram. Minimum and maximum lines would then be drawn. Assessment of the mid-point line should be accomplished and if desired, this line of central tendency is raised or lowered. This, as mentioned earlier, would determine salary ranges.

A counselor can improve in two ways: remain in his/her present position and receive a certain predetermined percentage salary increase as dictated by the camp salary schedule, or fulfill responsibilities in such a manner as to warrant a promotion to a position with more responsibility. If a camp director is truly supervising his staff members he would encourage them to seek positions with additional responsibilities, aiding them in their maturation. By moving up, the staff person personally increases in know how, problem solving skills and accountability.

One might ask, "Why have job description, objective performance standards, and a salary administration plan?" A camp staff which understands what is expected of it, for whom and for what it is held accountable, who are paid according to their abilities and position held, will more likely be enthusiastic and committed to serving campers as cabin and activity counselors.

The counselors benefit, but more important, so do the campers! □

CAMP THUNDERBIRD
JOB EVALUATION AND SALARY RANGES

JOB	Point Values	1975 Current Salary Ranges -$288 plus $8.70 per pt.			Proposed 1975 Salary Ranges -$360 plus $10.00 per pt.		
		Min.	Mid Point	Max.	Min.	Mid Point	Max.
Asst. Director	216	1275	1590	1900	1260	1800	2340
Waterfront Dir.	155	850	1060	1270	825	1190	1550
Head Counselors Land Act. Div. Riding Inst.	140	740	930	1115	750	1080	1400
Asst. Waterfr. Dir.	110	540	670	800	520	740	960
Activity Chiefs [Counselors]	95	430	540	650	410	590	760
Asst. Act. Chiefs [Counselors]	82	340	430	515	320	460	600
Trips Coordinator	76				280	400	520
Jr. Counselors [2nd Year]	64	215	270	325	200	280	360
Jr. Counselors [1st Year] Kitchen Aides	58	175	220	260	150	220	280

1974 spread, minimum to maximum—50 percent
Proposed 1975 spread—87 percent

Salary percentage increases for 1975 over 1974

For Acceptable Performance	20 percent
For Commendable Performance	25 percent
For Distinguished Performance	30 percent

With an understanding that any hired back in 1975 from 1974 would receive a minimum of $75 increase in salary.

Earl P. Armstrong
Southeast Region YMCA—8/74

Effective staff supervision

By working together as a community, camp directors can achieve successful staff relationships

by David Beck

CAMPING MAGAZINE, FEBRUARY 1986

We like to believe that the job of the counselor—supervision of the campers—is the most important job in summer camp. Just as important, however, is the job of the staff member(s) in supervising the counselors and other staff. Hiring the right person for the job and making and helping that person do the job well can make the difference between a super summer and a disaster.

Personal qualities needed in a staff supervisor include maturity, sensitivity, and responsibility. Important knowledge and skills, which in part result from those qualities, are an understanding of camping and the job roles specific to the staff and camp, an ability to relate well to staff and campers, and organizational skills. Many of these qualities and skills are either in a person or they are not at the point of hiring. Some can be learned.

A supervisor must be able to answer some critical questions. How, as a staff member in a supervisory role, do you gain the respect of the staff? What mechanics are involved in staff supervision? The following guidelines, describing methods of evaluation and rule enforcement, have proven effective in practice. They can help answer these and other questions.

Evaluation as a supervision method

One of the most frequent complaints of staff members by summer's end is that they did not know what their "superiors" thought of the job they were doing. Even the most competent and special staff members need an outside view of how effectively they are performing their duties. It is bad practice to wait until the last week or two of camp to do this. It must be done throughout the summer to be helpful. There are two forms of evaluation, formal and informal, both of which will be discussed below.

David Beck has spent the last four summers supervising camp staffs at YMCA Camp Edwards in Wisconsin and Wapsie in Iowa. He is currently doing graduate work at the University of Illinois at Chicago, Illinois.

Formal evaluation

Formal evaluation should be done with each staff member at least three times during the summer. The purpose of the first meeting is to clarify expectations; the second, to assess progress; the final meeting, to evaluate the summer as a whole. The final meeting should provide no surprises to the evaluatee. If the counselor did a poor job throughout the summer, that person should have been made aware of it and should know that the supervising staff was aware of it.

There are specific job mechanics that must be followed by everyone. Some people like to evaluate counselors on job mechanics alone. This type of evaluation should not replace the formal evaluation discussed here, although it can be incorporated into it. Except for the youngest greenhorn, staff will have an idea of what their jobs entail. Many of these universal expectations can be covered during pre-camp training. In fact, a brainstorming session in which camp staff set camp's "goals for the summer" based on the camp's stated policies and philosophies is an excellent exercise. It gives all staff a stake in seeing that the camp's goals are met.

Individual goals and expectations, complementary to the camp's goals, should be set at that first evaluatory meeting. What are the individual's strengths and weaknesses? Let the individual assess these. What are the individual's goals for the summer? Two kinds of goals can be discussed: goals that will benefit the camp and the campers and goals for the growth of the staff member. How can the individuals best use their own strengths and overcome the weaknesses in the attempt to meet these goals? This meeting may take an hour or it may take a couple of hours or more depending on the individual. If the meeting takes place during the second week of camp, the supervisor should know enough about the individual's role in the camp community to be able to give guidance and direction in this goal-setting process. Goal setting is difficult for many people. The supervisor should be adept in order to be able to help the camp staff learn this skill which can be helpful throughout life. It is simple to create a worksheet for the counselors to use in goal-setting, and it can help in visualizing how to set goals.

The second and third meetings may be used to assess progress on the goals laid out in the first meeting and to make additions or subtractions as necessary. Self-evaluation is important here, and so is evaluation by the supervisor. This is one place the counselors can find out how the administrative staff judges the job they are doing.

An effective evaluator will ideally evaluate no more than 10-15 staff members unless few other responsibilities are being handled at the same time.

Observation as a tool

Informal evaluation is a direct result of observation. A good supervisor knows the camp and its personnel and is aware of what is happening, with campers and among staff. Naturally there are things that the supervisor is one of the last to learn. But the supervisor can have a good understanding of the workings of the camp community.

Observation is best when it is direct. To see the counseling staff in action,

(continued on next page)

the supervisor must walk to the places in which the counselors work. This should be done as often as possible. Daily is best. The purposes of this "meeting the staff on their own turf" include: 1) being perceived as part of the camp community by being part of its day-to-day activity, thus allowing staff to get to know their supervisor; 2) being able to immediately correct deficiencies in programming; 3) being able to "catch staff doing things right," thus encouraging adherence to camp goals; 4) giving staff members an opportunity to make their suggestions for program improvements; and 5) giving staff members an opportunity to ask questions for which they might not otherwise have time.

other assigned times, whenever possible. Problems must be dealt with immediately, and then, when possible, forgotten. People must also be told immediately when they are doing things right.

Indirect observation can also be helpful. What do other staff members observe about the jobs being done by the person presently under evaluation? This can be a sensitive question and must be asked carefully so that trusts are not betrayed. Ask old timers how newcomers are doing, ask the waterfront director to tell you some good things about swim instructors, ask the tripping director how counselors do on the trail. The purpose is to help people to grow, not to catch them doing things wrong. It is "checking them out," not "checking up on them." It must not destroy trust or communications unless a major problem is at hand and there is no other way to handle it.

One of the most frequent complaints of staff members by summer's end is that they did not know what their superiors thought of the job they were doing.

This involvement in the daily workings of the camp will automatically open channels of communication between program/counseling staff and administrative staff. Open lines of communication based on trust and respect will help avert many a problem and will go a long way toward solving problems that do occur. These lines can only be created with hard work, and then it is just as difficult to retain them. Staff supervisors can be effective go-betweens for the camp director and the rest of the staff community if there is trust and respect from all parties. It is the responsibility of the camp director that this exists between the director and the supervisor, and it is the responsibility of the supervisor that this exists between the supervisor and the staff. Good communication can exist in a camp without the help of the director, but this will leave a large gap and will eventually lead to problems. It is the responsibility of every member of the community to not close lines of communication, but it is the responsibility of the leaders to open those lines. This cannot be emphasized enough.

Observation takes place always at meals, all-camp programs, slack times,

These methods of direct and indirect observation are critical to effective formal and informal evaluation.

Refer often to a checklist of ways to keep communications open. Some things on this checklist include:

—Are there ways by which suggestions/ideas/problems can be anonymously brought to the administrative staff's attention? Two examples are intermediary staff persons and a suggestion box.
—Today, have you, the supervisor, talked and listened to every person you supervise?
—When concerns are brought to your attention, do you deal with them quickly and in a way satisfactory to those concerned? How do you know? Did you ask them?
—When people come to you with problems/concerns/ideas do you give them your full attention, or are you distracted by other tasks? If you are or appear inattentive, they will feel you don't care about what they are saying—even when you are genuinely concerned. If their concerns are unreasonable, tell them so.
—Do you show fair rather than preferential treatment to all staff members?
—How do you learn about staff's perceptions of unfair treatment by their supervisors? How do you deal with this, having learned it?

Enforcing rules

Camp rules should be reviewed before the summer begins. If this is done with the help of the camp's network of support or program or senior staff members, this will help obligate them to see that the rules are respected. During the pre-camp training period, rules and consequences of breaking them should be spelled out clearly to the staff. There should be no question about what the rules are.

Bernard Shaw, ". . . all society (community) is founded on intolerance . . . ." By creating rules in a camp setting we are trying to establish community. Thus, we must be intolerant: rules must be enforced. It is critical, therefore, that we set rules we are willing to enforce and that we be willing to enforce rules we set. Further, staff must know that rules will be enforced. They will know this because when people are caught breaking rules they will be "punished," or they will suffer consequences according to established guidelines.

Rule enforcement must be consistent and fair. This does not mean the same punishment must follow every infraction of the rules. This means that the punishment must be fair to the camp community, including the individuals who break the rules and everyone else affected, directly and indirectly, by the breakage. Every case is different, and every case must be considered individually. There are many valid camp leadership styles and for every style there is a different approach to rule enforcement.

Fairness is the most difficult aspect of rule enforcement. Is it more important to be fair or to be perceived as being fair?!? There are two worlds for all of us: the world of the things that really happen, and the world of how those things that really happen are seen by us and others. This disparity creates a virtually limitless number of "realities" in a given situation. What people will understand,

It is essential to keep channels of communication open when rules are being enforced, to not close them deliberately or inadvertently. We must be sure offenders know it is the action, and not the person, that is being condemned.

of course, are their perceptions. What must concern us, as leaders, are not necessarily the perceptions. What must concern us are the human effects our acts will have on the people involved.

For instance, perhaps possession of alcohol on camp property is cause for immediate dismissal. What do you do when someone reports to you having seen a half empty wine bottle or a full can of beer in the trunk of a counselor's car? Do you ask that person to discreetly dispose of it or send that person packing? What if the alcohol is in the back seat of the car and campers may have seen it? Does it matter whether the counselor is generally mature and responsible or generally immature and irresponsible? Obviously, the facts of the case dictate your reaction to it. What you decide to do in one case you may decide not to do in another. No matter what you decide to do, some people will not like your decision. No matter what you do, the decision will seem unfair to some. That is why you must act upon what you truly believe to be fair and not what appears to be most fair. Because if you simply try to make things appear fair, you are not being fair, and when rules are being enforced you are dealing with human lives, human self-esteems, and human reactions, not with theoretical or hypothetical situations. Sometimes people will not know until months or years later that a decision was not made lightly, and that it was fair. Sometimes people will never know.

Depending on your leadership style, you may make these decisions alone or with the help of members of your support staff. As in other matters, the more people who are involved in the decision making/enforcement-for-the-good-of-the-camp-community process, the more people who will support it.

It is essential to keep channels of communication open when rules are being enforced, to not close them deliberately or inadvertently. As we teach counselors what to do when reprimanding campers, we must be sure offenders know it is the action, and not the person, that is being condemned. The immediate reaction by the person caught breaking rules will be to "clam up," and likely his peers will do the same. It takes extra effort on the part of the supervising staff member to reopen those channels of communication that existed prior to the problem. The larger the problem, and therefore, the harsher the consequences, the larger will be the chasm in communication. This makes more work for the supervising staff member, but the effort is well worth making for the rewards it brings in people's abilities to work together.

There are certain problems unsolvable by rule; i.e., you can't always fire people for infractions punishable by dismissal. Here is an example of a way to deal with this:

Call an emergency staff meeting. Say, "Rules were broken. You know that, I know it. The person breaking the rules was not fired. That was my decision. If any of you would like to discuss this decision with me, please do." Be concise and forceful. If your staff respects you, they will accept your decision or discuss it with you. And perhaps they will understand if a different decision is made under similar circumstances later in the summer.

Some people will break rules and not get caught. There are times when the cost of catching them is not worth the returns in community order. This must not affect your treatment of others who are caught.

An effective staff supervisor is a part of the staff, yet removed, to an extent. Staff must be able to "get away with things," so long as the things they "get away with" are not harmful to the camp community or any members of it. The supervisor must be on the "good side" and on the "bad side" of staff at the same time. The supervisor must be respected, trusted, and liked and must make the jobs of the staff easier. The supervisor must help make working at camp a fun and growing experience (in compensation for low pay and long hours), but the supervisor must also remember always to put the campers first. The supervisor must see that the camp's goals are being met or approximated and must enforce the rules. If consistency and open communication on the part of the supervisor are always observable by staff, then respect, trust, and good relationships will exist.

People who decide to spend the summer working at your camp are special people. That's why you hired them. They give and they give to the campers. They do it because they love children, and they love the out-of-doors. To them the inconveniences of low salary can be overcome during some other part of their lives. The long hours are accepted by staff because they feel so good about themselves for what they do with children. It is your responsibility, and in light of the above, it is the least you can do, after hiring them, to see that they have the happiest, most growing, exciting, effective—in short, the best summer of their lives. Thoughtful evaluation and rule enforcement can help you and them achieve that. □

Ensuring our campers' well-being

Effective staff training minimizes any risk of child abuse incidences

by Robert Ditter

CAMPING MAGAZINE, FEBRUARY 1986

This is the second installment in a three part series on "Child abuse: reducing the hysteria and managing the risk" by Robert Ditter, a child and family therapist who is also co-director of a therapeutic day camp for emotionally disturbed children.

Ever since people have been in the business of caring for and watching over the children of others, they have looked for ways to guarantee the safety of their wards and minimize the risk that comes with such tremendous responsibility. Camp directors have a special feeling about ensuring the well-being of children. It is an interest that comes from both a personal sense of mission for passing on the values of fair play, friendship, respect, and responsibility to younger generations, as well as from the very real need to protect their business reputations. It is sadly ironic, therefore, that camp directors, themselves outraged at the news of physical and sexual abuse of children in our society, often find themselves on the firing line, defending themselves against potential accusations and offering reassurances to parents about their child's safety. The hard truth is, that when it comes to working with people, one can never give absolute guarantees. Guarantees are for used cars, not people; and fickle as they may be, machines really are more predictable!

Yet, there are ways to minimize the risk of the incidence of abuse at camp, and once your staff has been screened and selected, staff training is the next important opportunity you have to encourage the best effort from what is probably your number one resource and to minimize the occurance of abuse at camp. There are two simple but crucial questions that must be addressed, however, before including child abuse as part of your staff orientation. First, you need to consider what to include, or, more importantly, what to leave out in order to avoid over-stimulating, encouraging hysteria or a sense of "dis-ease"; or, on the other hand, turning your staff "off" (Lecturing kills!). Secondly, you need to consider how to present the material in such a way to enhance the sense of team-spirit and well-being among staff and not insinuate guilt, distrust or the sense that you think of your staff in anything but the most positive terms. The timing, phrasing, and way you frame your approach will be crucial since counselors, especially younger staff, can feel unjustly accused or mistrusted even when this is not your intent. Since one of the main goals of the orientation period is to build an alliance with your staff, any session on child abuse should be presented in such a way as to reinforce, not undermine, this process.

To talk or not to talk

The notion of including child abuse as an appropriate or relevant topic during staff orientation is not something that is universally embraced among camp directors. Many directors feel that though the publicity about child abuse and the ensuing hysteria are quite real, the chances of an actual incidence of abusive behavior toward children on the part of a staff member at their camp is actually quite low. Some directors may even feel that by acknowledging the problem and including it in their counselor training, it will only contribute to the hysteria, thus perpetuating the problem while possibly alienating their staff. They think that if you leave well enough alone the problem will go away.

Unfortunately, experience teaches us otherwise. If it is true that history does repeat itself, it is probably because problems never really go away when they are not talked about; they just go underground, only to return to haunt us at a later time when we least expect it. In addition, the media spot-light on child abuse has been so sensational that some children arrive at camp almost hyper-sensitive to the possible dangers, making even innocent gestures or interactions subject to accusation. Sending staff into "the fray" without preparing them for such possible misinterpretations may be doing your staff (and your operation) a disservice.

There is, however, a second and perhaps more compelling reason to raise the issue of child abuse at camp with your staff. Placing comments about child abuse in the greater, more general context of the wear and tear that camp life can have on everyone gives you an excellent opportunity to talk about the unintentional meanness of counselors toward campers—one of the chief symptoms of burn out. Critical or cutting remarks or comebacks (sometimes known as "killer statements," since they do just that to camp spirit and individual self esteem), putdowns and short tempers are the signs of verbal and emotional or psychological abuse that even well-meaning counselors of strong character can commit when over-taken by the stress of camp. Bad enough as it is, since it destroys camp moral and tarnishes the quality of the experience of the summer, burn out can become lethal if left unchecked, since it is in this atmosphere that physical abuse is more likely to occur. As we will see, handled in a way that expresses concern for the well-being and long-term "mental health" of the staff during the course of the summer, open discussion about abuse or potentially abusive situations at camp can actually enhance the rapport between yourself and your counselors.

100

Sending a message

There is a third, more subtle, yet powerful reason to consider child abuse as a topic for staff orientation. By merely including this topic on your agenda, you are sending a clear, unwavering message that you are serious and concerned about abuse at camp. For anyone on your staff who may have "slipped through" your screening who may be prone to sexual or physical abuse of children, the message is implicit, yet crystal clear ". . . beware! I'm watching for it!" We know from clinical experience that child molesters are like water molecules—they take the path of least resistance. Making some quality noise about abuse can be quite a deterrant to a would-be molester. Furthermore, having such an item on your list for staff orientation allows you to refer to it, if need be, with parents and other agencies, as one of the specific steps you actively take to help minimize the risk at your camp. In other words, quality staff training sends a message not only to staff but to parents and others that you are aware, concerned, and moving to insure the quality of care of all your campers.

Once you have made the decision to discuss child abuse during staff orientation, you need to consider how it will fit into the overall training program. Having dealt with over 5,500 counselors at 46 camps throughout the United States over the past three years, I have found that non-offensive, helpful, and open talk about child abuse is best effected in the context of a staff training period that stresses team building, cooperation, and the developing sense of an alliance between the director and staff. Some key points to remember about staff training that help accomplish this "envelope of trust and respect" include the following:

1. Use cooperative games to help introduce old timers and new comers. It reduces awkwardness, helps "break the ice" fast and gives everyone some small degree of common experience to continue to build on.
2. Lay aside enough time to deal specifically with child-related issues. Orientation is a time of severe competing interests—first aid, logistics, programming. Don't forget that your clientele—the campers—pay the bills!
3. Use examples when discussing child management problems; encourage returning staff to share specific incidents themselves.
4. Break up the orientation with the physical labor of preparing camp, if possible. Putting camp together is a kind of "nesting," or settling in, that encourages loyalty and a sense of belonging. Besides, people who do things together have a better chance of building a sense of team spirit than those who don't.

A session on child abuse that is presented without the foundation of trust, cooperation and team spirit that careful staff training builds will come across to staff as abrupt, accusatory, and awkward, engendering feelings of suspicion and mistrust. For all that you wish to do in terms of sending a clear message to would-be abusers, you need to be careful not to alienate your staff. Laying the groundwork for this is more than half the battle.

The next point to consider is timing. Discussions about child abuse should come later in the orientation program, after a sense of trust and team spirit has developed. In fact, it is one of the last things I include in staff training, especially since the way I frame it and pose the problem enhances the staff's sense of my positive regard for them, as will be shown.

Problems never really go away when they are not talked about.

The most effective way to introduce the issue of child abuse is to couch it in terms of a general concern that you express for the well-being of your staff. It is best to start with this theme early in the orientation period. For example, I tell staff that being a camp counselor is ". . . the second most difficult job in the world." Why? I enumerate the drawbacks as follows:

1. Where do you learn to be a camp counselor? Whoever told you how? There are no courses, no formal training, except this brief orientation period. The truth is, it is "on the job training!" The mistakes you make (and you will make mistakes!) aren't just practice—they count!
2. There are as many ways to be a camp counselor as there are camp counselors. Finding your own style and sense of what works will depend, in part, on how it fits your personality. That makes "right" and "wrong" approaches to children a fairy tale. There are just "better" and "not as good."
3. There is extremely little privacy at camp. Have a secret? Wait five minutes!
4. If you came for the money, you're in for a disappointment! There need to be other rewards to pull you through the season.
5. You are about to live in very close quarters with a lot of other people—even at day camp! That means feelings can get intense, and maintaining perspective can be very tough.
6. Working with children is extremely demanding! Children are not simply ready-made miniature adults. They are, in fact, in the business of practicing to be more grown up. In some ways, the "work" of childhood is for children to play out their impatient, impulsive, demanding, self-centered ways on adults, who can hopefully—in a firm but caring way—moderate, correct, limit, direct and channel these youngsters into being more "grown up." This can be a shock to young or inexperienced camp counselors, who don't realize (or who dismiss) the impact of this "regressive pull"—the tendency children have for us to act like them!

The kind of frank and direct talk about the demands of camp life suggested above can be quite powerful. It builds empathy between you and your staff as well as a sense of appreciation for their position; and it is realistic about the stress that will develop during the summer. (You can not predict, plan for, and deal with stress at camp unless you acknowledge it!) Once you have introduced your stance about counselor life and stress, you are ready, at any time afterward, to continue with specific talk both about child abuse and about managing stress and minimizing burn out—and all with the clear feeling that you are on the side of your staff's good mental health!

From this point on I get more direct and specific with counselors. I say such things as, "Look, you're going to get

(continued on next page)

tired; and irritated; and tempted to do or say things to campers that you don't really mean to do or say—that you would later regret. Count on it!" This approach is all by way of empathizing with the plight of your staff. So now, plan for it! "Because," I continue, "if we don't plan for it; if we don't think about how we are going to handle our fatigue and our stress, we may all be in danger of being mean and abusive to campers—or each other—when we don't intend to be."

Now you are in a perfect position to introduce child abuse. Remember, the approach outlined here is from the prospective of protecting your staff and giving them the benefit of the doubt—that unless they are careful and take specific precautions, they may be victims of stress or of an accusation stemming from an incident that was misread by a child. Piercing staff awareness of the problem and sending an implicit, covert message to any would be abusers will happen simply by your raising the issue. The objective is to do this without damaging those people whose trust you've just worked so hard to develop.

Proceed by introducing the topic of child abuse in a general way. I do it almost apologetically, at first, by saying something like the following:

> There has been a certain topic in the news quite a lot in the last few years that has made a lot of people uneasy, and which is awkward to talk about, but which I think is important to look at. (People seem to take up sensitive issues more easily once they are prepared for the worst.)

Some brief review of sexual and physical abuse in the news at camps and day care centers is useful, but keep it simple. Don't allow your anxiety to let you get long-winded, or you will lose your staff's attention when you need it most. The best reason to review the existence of sexual and physical abuse is so you can convey to staff two important results of this news: (1) that parents are therefore more concerned about the well-being of their children (you might even interject a specific example of a parent's question to you about possible child abuse); and (2) that children are sometimes so drilled by the possible dangers of this phenomenon that they might ". . . misunderstand or misread something you do as abuse." "Of course," I continue, "nothing like that would ever happen here. . ." (nervous laughter), "but we all need to protect ourselves. I wouldn't want anyone here getting so tired or so stressed out that you end up dong something that could be misconstrued as abuse. And while I don't want to make people gun-shy about affection—since affection is an important factor in camp life—we need to be aware of the possible confusion this might present to some children."

So how do you arm your staff? Here is where planning for burn-out and warding off the dangers of potential, unintended physical abuse comes together with precautions against misinterpretation of normal physical affection. The following is a summary of suggestions and exercises and tips I use with staff to empower them to deal with the problems of stress, burnout and potential abuse (real or imagined):

The best way to introduce child abuse is in terms of general concern for your staff.

1. Ask for help! We are here for each other, and there is no way we can make it through the summer without supporting each other as a team! (You might also encourage counselors to suggest ideas for ways to maintain the sense of team spirit throughout the summer.)
2. Spot each other! If you notice someone getting tense or in danger of reacting inappropriately with a child, see if you can intervene in a way that helps. If you are concerned about a fellow staff member, but aren't sure about approaching him or her yourself, let someone else (like the director) know so they can discuss how to do it with tact, either by themselves or with you.
3. In terms of physical affection: a) if you want to hug a child or give someone a back rub, consider doing this with other people around—not alone! A child is less likely to be confused about a display of affection if it is public. Also, if for any reason a child does misunderstand a touch, witnesses can help prove your innocence. b) if a child is at all reticent about being touched, respect their wishes. Nothing is more threatening to a child than the loss of control over regulating emotional/physical distance between himself/herself and others.
4. Plan ahead of time (like now) how you will spend a part of each day refreshing and recharging yourself without compromising yur responsibilities at camp. The best way to keep from getting overly drained is to plan ahead for some time for yourself.
5. Make some personal goals for yourself for the summer. If you spend the entire season without accomplishing anything fun for yourself, chances are you will begin to feel resentful and less patient with the demands made on you by others. This is exactly the kind of mood that results in abusive behavior.
6. Use an exercise where each staff member writes a personal letter to themselves documenting the goals they have made for themselves for the summer. Have them add the one or two things they plan to do each day to keep themselves recharged. As a final way of rounding out the exercise, have them include a description of their job responsibilities at camp. Once this has been finished, give each staff member a stamped envelope for their letter. Have them seal and address the letter to themselves, then MAIL IT about two weeks later. Most counselors find this an intriguing exercise—a way of measuring how well they are "on track" regarding their own "burn-out watch." Arrival of the letters, which can be mailed on a staggered schedule over a few days, can also be the occassion for a staff meeting two weeks or so into the season where you discuss with staff how realistic their goals were; how well they are living up to the promises they made to themselves, and so on. You can even elect to repeat the exercise.

The purpose of these pointers and of the exercise described here is to encourage your staff to monitor their own level of fatigue and to continue to develop a sense of team spirit. It is usually a message well received by staff, since you are, in fact, telling them for selfish reasons to take care of themselves and each other. People

who feel like they have been giving only to others and not to themselves are in greater danger of lashing out at campers than people who feel cared for—by themselves and others.

A final message to state to staff is a clear recitation of the grounds for dismissal. Though a somber note to insert, counselors need to know ahead of time what is expected of them and what the ground rules are. This is good modeling for your staff, who will, soon enough later than summer, find themselves in the position of having to be friends and be firm with campers.

What to say to campers

One last area that you might consider when addressing staff about child abuse concerns what they say to campers about the subject. My strong advice is to discourage staff from holding unsolicited, general educational sessions about child abuse with campers. First of all, this is not what you hired staff for, nor is it what parents bargained for when they sent their child to your camp. Secondly, they are not trained for the fall-out that migh occur from such remarks. What may seem like innocuous or innocent statements to us may be quietly, but deeply disturbing to a child—especially if that child is away from home for the first time or has excessive worries that are not apparent to others. This is not to say that I duck questions addressed to me by campers. In fact, if a camper is asking a lot of questions about abuse, take note. It may be innocent curiosity, or it may be a signal about a concern they are having. Responding to a child's queries is much different, however, than raising the topic yourself. Such instructions to staff should be explicit, since some well-meaning sophomore may take it upon himself/herself to talk to children, not realizing the possible upset or misinterpretation it can cause them. Likewise, if you use one of the comic books with your staff that have been created for educating children about child abuse, make sure they are collected and not left to go to campers after the staff orientation period has come to a close.

With careful, sensitive training and a display of concern for your staff, it is possible both to begin to alleviate the conditions under which physical abuse flouishes, as well as to send a message to would-be child molesters that you are on the look-out along with the rest of the staff. These are some of the methods that can help reduce the hysteria about child abuse and return summers to the pursuit of growth, happiness and adventure for children at camp. □

The art of camp supervision

More than any other thing your camp staff will determine the outcome of your objectives

by Hedley Dimock

CAMPING MAGAZINE, FEBRUARY 1985

In the broad sense of the term, the camp staff represents the spiritual center of the camp. It is the staff which generates and creates the tone or the atmosphere that enters into the most real of all intangibles in camp—the camp spirit. It is the camp staff which determines the educational outcome or destiny of the camp. Whether or not your camp achieves its objectives, or to what extent it achieves them, is determined by the staff more than anything else.

The staff is also the center of frustration or of satisfaction for both staff members and for campers. If there exists the kind of relationships that release and generate enthusiasm in staff members that is one thing. If, instead of there being lubricants for good relations, however, there is annoyance and tension and insecurity and frustration, then you have sand in the machinery.

Campers quickly sense the nature, the quality, the atmosphere, the climate that exists among staff members. It is, in short, the staff which provides the morale center of the camp.

The aim of staff supervision, it seems to me, is five-fold. First, it is to provide a staff with high qualifications; second, a staff that will remain relatively stable from year to year; third, a staff that will be working under conditions that will release their energies and their enthusiasm; and fourth, a staff that will receive the training and supervision necessary for continuously stimulating their improvement in insight and technique. The fifth goal is to have a staff that will provide a "climate" for campers that will completely meet their basic needs and stimulate their wholesome growth.

Any discussion of how to achieve these aims, of course, carries us directly into staff organization, relationships, selection, evaluation, training and other facets of supervision.

Now in staff organization and relations, we are concerned not so much with the mechanics of staff organization as with the conditions that are conducive to unified and effective functioning of a staff.

I want to make three assumptions, chiefly as short-cuts, and if we can take them for granted, we can then move into this discussion of staff organization and relations. The first of these assumptions is that the camp has developed a personnel policy that is deliberately designed to achieve the five aims that I have just mentioned. Now I think most of you know what a policy is. A policy is not a whim. It is not a set of precedents. It is not even a set of practices. It is a written formulation that is adopted by the highest authority in relation to the camp, a guide to action and a guide to planning.

The second assumption, which I can quickly state and then leave, is that we now have a staff of high qualifications.

Third, we shall assume that each staff member has received a job description which states his responsibilities, for what he is responsible and to whom. This applies to the staff member, be he cook or dietician, head counselor, waterfront director, unit director or counselor. This job description is in addition to the written agreement which every employee of a summer camp must have, purely as a matter of good business from the camp director's standpoint.

Now if we can accept these three assumptions, we can move on to four or five rather specific points.

The first of these conditions for good staff relations is that the lines of responsibility within the staff organization need to be definitely established, clearly understood and consciously observed. Failure to observe clearly drawn lines of responsibility, whether the violation of this principle is from the top down or from the bottom up, almost inevitably leads to loss of initiative and enthusiasm at the best, and at the worst to annoyance, confusion and frustration.

Establish lines of responsibility

The camp director, more than anyone else in camp, needs to be on guard at this point. It is so easy for a camper to come to the camp director and ask for something, and for the camp director, because he is the camp director, to say yes. But perhaps the camp director has nothing whatever to do with it. That is a violation from the top down. If a counselor comes to the director when he should go to his unit director or program director and, if, in spite of the fact that that responsibility has been allocated, the director acts as though it were something for him to handle, you have an illustration of where from the bottom up you have a violation of the line of responsibility. It is by observation that the camp director, more than any other person, is likely to be the chief violator of this basic principle of sound organization and of effective staff relations.

Another very simple condition of good staff relations is that a condition should be written into the contract of every staff member, providing for one day per week and probably two or three hours a day free from any responsibility. This isn't anything new and almost every argument that is used against the practicability of this provision, when professionally analyzed, turns out to be an additional argument in its favor.

Hedley Dimock was a dean at George Williams College and a strong supporter of standards for camps. One of ACA's highest awards bears his name. This story was published in 1948.

For instance, you may say, "Our camp can't possibly do that. One person off every day is seven! That means either that I have to have about 15 percent more staff or that 15 percent of the camp duties will be uncovered while these people are off." When you analyze that, what does it say? It says that we are working under such heavy pressure in this camp that everybody is needed every day in every way. This, of course, is exactly the reason and the only reason why it is so imperative that there be provision for a day off per week. Counselors are dealing with people. The emotional strain on the counselor makes this release and freedom of time necessary.

Time-off for directors

The day-off-per-week should apply equally to camp directors as to staff. It is imperative that the camp director get out of camp one day per week, if the camp operates for more than two or three weeks. The director owes it to himself, I would think, but if not to himself, if he has no worry whatever about his own mental or physical health, then at least he should be concerned about the mental health of his staff and of the campers. You know, probably as well as I, that you can sense almost within 15 minutes of the time you start moving around in a camp what the emotional mood of the camp director for that day happens to be.

If the staff is to be free to have opportunities for relaxation, they need to have quarters that are conducive to such freedom and such relaxation.

If there are to be effective staff relations in a camp, there must be a heavy dependence upon the group process. This must be used by staff in planning of staff meetings, in planning of camp program, in formulating the regulations that are to govern their own life and what, in some camps, are called their privileges and in the formulation of policies to be transmitted to the governing board or the governing person of the camp.

There is also, in this use of the group or democratic process, the need for a permissive and cooperative, as contrasted with an authoritarian attitude on the part of the camp director. It is not enough that a camp administrator believe verbally in democracy. It is more difficult to achieve within his own maturity of personality those qualities that permit persons to be released and to be free to grow in their own way and at their own pace, which, of course, is the only way any person can grow.

Then there needs to be, in this set of democratic relationships, a respect on the part of every member of the camp staff for every other member, regardless of his abilities or his personality.

In determining objectives for staff training and staff supervision, the main point is that unless those persons in camp who are responsible for the development, training and supervision of the camp staff have clearly forumulated objectives for that task, supervision is likely to be relatively aimless and therefore to lose much of its point, punch and power.

We know now fairly well the areas of competence that are necessary for camp counselors. Every counselor or staff member needs to know something about camping history and philosophy, especially about the history and philosophy of the camp in which he is working. Every staff member needs to have a major competence in his understanding and dealings with individuals, understanding what makes them tick, being able to distinguish between the symptoms and the casual factors in their behavior, being able to utilize the experience in camp as a means of meeting these basic needs.

Each staff member, except the dietitian, the nurse or the business manager, needs to be skilled in understanding the group process. Knowledge of principles of program building is one of the basic trunk-line areas of competence for the camp counselor. Finally, every counselor needs actual skill in living in an outdoor setting and being able to teach or transmit those skills to campers. The objectives for staff training and staff supervision are rooted in those five areas of staff competence.

Next, we come to the actual methods or procedures for training and supervision. These include everything we have discussed, from the time policies are formulated until the last staff member is evaluated.

First is pre-camp supervision—all of the things that are done before the camp season opens.

The stimulation of the staff member to participate in courses in colleges or in courses conducted by camping associations will be discussed later, so I pay my respects to that and move on.

Training on the camp site before camp opens has become pretty general. The uncertainty that we had 10 or 15 years ago as to whether pre-camp training was worth the money it cost the camp has now been dispelled. There is sufficient evidence, apparently, that it does pay dividends.

After camp gets under way there is the matter of supervisory observation of staff. The value of real supervisory observation has now been thoroughly demonstrated in agencies of education and recreational and informal education.

It is much easier to carry out a systematic plan of supervisory observation in camp than anywhere else, but I have a slight suspicion that because so much of what goes on in camp is under the eyes of the alleged supervisor, it is assumed that supervisory observation is taking place. There is such a thing as seeing with your physical eyes without the insight and the discrimination that calls for mental qualities of perception and discernment.

Planned observation

Supervisory observation has to be planned. What are you looking for when you watch this counselor with his or her group, whether it is in the dining room or out around the camp site, around the campfire, engaged in a project, or teaching some skill? How are you later on going to help this counselor or instructor to see the learning process, to see the individual camper with whom he is dealing, to perfect his methods and insights for dealing with these persons, unless you have observed with your cortex as well as with your sensory organs?

The major way for coming to terms individually with your camp staff is in the supervisory interview or conference. No matter how adequate your staff meetings may be, the one place where you focus on the specific needs and problems of the specific staff member with his specific group or job is in this individual conference. Camp staff meeting could be and ought to be the most valuable supervisory plan there is and yet such studies as we have

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made from the standpoint of the staff have often rated it very low. The reason why it often falls so far short of what it might be lies in the lack of conditions necessary for effective staff meetings. The staff meeting is the one place where everybody learns the same song and presumably the same tune. That is where folks get in step, where you make a united impact on every staff member in terms of the philosophy and objectives of your camp, the understanding of campers, the principles that you use in program building.

Now three or four things can be said quickly. The major purpose of a staff meeting ought to be the improvement of the staff. Some staff meetings exist primarily for the benefit of the director. It is a place where he gets things clear; where announcements are made. That is not the function of a staff meeting. The function of a staff meeting is to focus on the educational needs of staff members. Planning and announcements should be taken care of in some other way, unless you have found sufficient discipline to be able to do it in a few minutes. The staff meetings should be cooperatively planned. They should focus on the common needs of all the staff members and not on just what two or three may happen to think are the important things. The staff meeting ought to use a great diversity of methods—reports from counselors, perhaps some studies that are going on, perhaps the presentation of some basic concepts or materials.

Finally, the art of staff supervision certainly includes evaluation of staff. If there were only one aspect of the camp that I would evaluate it would be the staff. It has been demonstrated that there is a close relationship between what happens to the individual camper, for good or for bad, and the quality of the counselor. In studies made a few years ago we discovered that about 25 percent of the counselors in our camps were D-grade counselors, counselors who would probably have little, if any, beneficial influence on campers and very likely have a negative and unwholesome influence. If you evaluate a staff and you discover that 25 percent of your staff members are D-grade, you are not likely to ask them to return another year. That kind of turnover is good.

It seems to me that the camp director is primarily a person who facilitates human relationships. Administration is primarily the art of releasing people with respect to things to be done so that when the energies and creative impulses of the total group of people are released the entire thing adds up to a vital, functioning camp community. The camp director, therefore, is, in a way, at the center of the camp and yet he is at the center of the camp in a way you might call "decentralized."

There are some camps which we would call director-dominated camps. There are some camps where the director is a consumer, especially of his own energy. But it seems to me a camp where there is poise and maturity on the part of the director is a camp where there is such a decentralization of responsibility that people do accept and express their responsibility in ways that actually are secure enough for the camp director to have consistency.

I know why some of these camp directors burn the midnight oil: why they are everlastingly concerned and are afraid to leave camp for a day a week, every week. It is because they feel the tremendous weight of responsibility that is theirs. But as I have indicated before, a camp with vitality and morale and enthusiasm, and with creativeness on the part of the staff is one where the camp director functions in this decentralized way. □

Searching for the star-studded staff

by Ted Strucki

CAMPING MAGAZINE, MARCH 1985

How do you respond when you get a phone call from a mother in January informing you that last summer's archery instructor got her 14-year-old pregnant? How do you answer an accusation in September that your head lifeguard taught a 15-year-old camper how to smoke a joint? What do you say when a parent comes to pick up his child, and the child claims that his counselor stole his new camera? Everything that you have worked toward in putting together a successful summer program can be undone by hiring the wrong staff. The recruitment and hiring of counselors is an intrinsic part of your degree of success for a summer and subsequently should be dealt with in the most in-depth, professional manner possible.

There are two key factors in hiring a prospective employee. First of all, you must want them as part of your staff. Secondly, and of equivalent importance, is the fact that they must want to work for you. It is unrealistic to assume that every applicant for a position at your camp will be devastated if you do not hire him. It is true that the act of applying indicates an interest, but one must assume that this applicant also has applied for a number of other positions iwth other camps or other industries. Should this prosepct turn out to be someone that would be beneficial to your program, you want him to be as sold on your camp as you are on him. If he is hesitant at all about accepting the position, he is starting out with the wrong attitude. One must count on a great deal of enthusiasm to carry the staff through a substantial portion of the summer, and if that energy is not there at the onset, it will never appear.

Ted Streuli is the program director at Cloverleaf Ranch Summer Camp. He has been affiliated with Cloverleaf since 1972 and resides at the ranch.

Never be afraid to be honest about what you have to offer during an interview. If you make your job look better than it is, your employee will not only be disappointed but disgruntled for the duration of the summer (if he lasts that long). In contrast, do not make the job look so bad that no self-respecting college student would even consider it; you must point out the benefits as well as the pitfalls in order to sell your potential employee on your camp, without putting his expectations out of proportion.

Searching isn't easy

The search for the right staff is not easy to begin with, nor does it become any easier as time progresses. The first place to look is under your nose. Which of this year's staff would you be willing to rehire? How burned out were they by the end of the summer? If they wre tired early this year, they will be tired even earlier next year. Did they find and use all the loopholes by the time camp closed? Had they learned how to cut corners and get away with it? You can believe that they will begin next summer the way they ended this one. The only staff worth rehiring for a second season is that rare person that started the summer right and got better as the summer went along. More than two seasons for any counselor is essentially unthinkable except in a very occasional, very special situation.

After your "veterans," the best place to hunt out counselors is on college campuses. Student employment departments are overwhelmingly happy to assist both you and their students. Isn't it worth spending a week traveling to campuses to interview staff in person, as opposed to taking the word of a reference letter? The job placement coordinators will do most of the work for you, but you must set up well enough ahead of time to fill your day with interviews so the trip will be worthwhile. Send the college some brochures, applications, job descriptions, and salary schedules. The mor each applicant knows about your camp before the interview, the less time will be wasted during the interview. How long do your interviews take? Ten minutes& Twenty? Thirty? Be realistic with yourself and have the school set up the interviews in appropriate intervals. Don't forget to leave yourself a lunch break, etc.!

Select schools that will give you the best odds for the least amount of effort. go to schools that are reasonably nearby, but don't just attack the local community college. Schools with higher reputations tend to produce higher quality staff. That, of course, is a wide generalization; many good staff members have come from less demanding schools, and many undesirable applicants have been interviewed at the most challenging. Overall, however, odds are better that you will meet more promising prospects at Harvard than at Frisbee Tech.

All applicants, naturally, should fill out an application. If your camp does not have one of its own, the American Camping Association has a standardized form available at a reasonable cost. If you do have one of your own, you should be aware of the potential hazards your form could create. The Equal Employment Opportunity Commission (EEOC) publishes their guidelines for pre-employment inquiries in a pamphlet attainable from their office at no cost. It states in layman's terms what is and is not suitable to ask on an employment application.

In a nutshell, you may only ask questions which are job related. A person's height and weight, for example, are not job related. Whether or not they are capable of performing strenu-

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ous physical activities, however, may be related to the position. A person's age is not important, unless your association requires your staff to be a minimum age. EEOC guidelines state that an "employer's use of arrest records to disqualify applicants is unlawful discrimination." Conviction records are a different matter; these may be considred if the employer includes the nature of the offense, how recently the offense was committed, and what rehabilitative efforts have been made. Again, EEOC guidelines point out that, "If such inquiries are made, they should be accompanied by a statement that a conviction record will not necessarily bar employment, and that factors such as age and time of the offense, seriousness and nature of the violation, and rehabilitation will be taken into account." (ACA currently has a question before legal counsel of the EEOC regarding the question of arrests/indictments. For more information on this subject, please see the "Legislative report" on page 6 of *Camping Magazine*, February 1985.

Elliot McCarty, an attorney for EEOC, points out that questions regarding conviction records should be followed by questions regarding nature of the offense, etc., as stated above. Mr. McCarty also points out a problem with asking an applicant's sex. In the case of a residential camp where the position requires sleeping in a single sex dorm, Mr. McCarty agrees that knowing a person's sex is clearly job related. As he put it, however, having that question on your application is "asking for trouble." It is true that you may not know from an application whether a Pat, Dana, Leslie, or Chris is a male or female, and you may have already hired all the males you need, but are looking for two more females. A frustrating situation to be sure, but Mr. McCarty feels that the potential for headaches outweighs the usefulness of the question. Even though it is job related and a legal question, its presence in case of a lawsuit would bring immediate suspicion of the employer. EEOC's attorney says you would probably win the case in court, but why spend the time and money to fight a claim that would have never been made in the absence of certain questions?

Discrimination in employment practices has become a popular basis for legal action; you will find it advantageous to be familiar with all EEOC guidelines and to carefully word your applications.

Once the interviews have been set up, you must be prepared to learn as much as possible about the applicant in a minimal amount of time. Because of the time considerations, questions must be planned well in advance and you must know what you are looking for in the responses. Do you really care what his major is? Probably not. You may care very much, however, if the applicant ever attended camp as a child. Was the camp similar to yours? Did he have a good experience as a camper? What are his most vivid memories about his camping experience?

Each of these questions can tell you something about the applicant as well as what you may expect from him. If his most vivid memories of camp are about sneaking over to the girl's cabin, you will want to think twice about hiring him. On the other hand, if he remembers a particular counselor that helped him get through a difficult period of homesickness while teaching him how to swim, the applicant's respect for that position may be such that his intention is to try to repeat the efforts; in a sense to pass it along to the next generation. Camping can be a very sentimental experience for many. A potential staff member with fond memories can be an asset, if it appears that their true intentions are to pass those good times along, not to create more for themselves.

How is the applicant dressed? If he does not care enough about the job to make an attempt to impress you at the interview, why do you suspect he will care about the job after he has been hired? Was he on time for the interview? Someone who is accustomed to planning ahead and is well organized will make it to the interview on time. How does the applicant sit? If he is sitting up straight on the edge of his chair, he is offering you a clue that he is both enthusiastic and energetic. Conversely, if he is slumped against the back of the chair, you may wish to pay close attention to his answers about hard work and energy.

There is no reason to be bashful in an interview. Why does this person want to work at your camp? What will be his strongest point? What can he add to your program? Don't wait for them to volunteer this information, ask for it—it saves time. Many good counselors go unhired because the interviewer didn't give them a chance to talk about their good points.

Ask for weak points

What will their weakest points be? The prospective employee certainly will not volunteer this information, but asking for it can give you some insight not only into his weak points, but also into how honest he is being with himself about work in camping. If he doesn't think he has any weak points, listen carefully to the rest of the interview. He'll probably be your biggest headache of the summer if you hire him.

Tell the applicant everything that's negative about the job you are offering. It means long, hard days, low pay, lack of freedom, complete exhaustion, etc. Then ask why he wants the job. Knowing all those horrible things, what does he expect to get out of the job that will compensate for all those negatives and make the summer worthwhile? Does he want to make money? Camp is the wrong job. Does he want to meet new people? Camp is probably the wrong place to look. Does he want a nice relaxing summer sitting by a swimming pool? Camp is definitely the wrong place. But if he is looking for something emotionally rewarding (e.g., taking a child that's afraid of the water and teaching him to swim just for the look on his face when he gets a ribbon in the swim tournament) or for a job that is challenging and educational for the hopeful counselor, you may be talking to the right person. This also gives you an opportunity to sell your camp a little more. Once he has revealed his positive expectations, you have the chance to point out the many good things your job offers, a number of which the applicant may not have considered.

When this counselor is supervising an activity, whether it is softball, swimming, riflery, or crafts, what is his absolute top priority? "Safety" should be the immediate answer. If you find anything else acceptable, you are asking for trouble.

Ask the applicant if he has any questions. Many times these will tell you something you may not have been able to get out of your questions. "Can my boyfriend come to visit me after the kids are in bed?" shows that there are some misplaced priorities. "Are we allowed to drink?", "Is

there a telephone we can use?", "How often do we get paid?", "Can we cook our own food?", "Will there be a bathroom in my building?" Any of these questions from a prospective employee may be a warning sign to you; answer the questions, but don't forget what was asked.

Leave room, too, for positive questions. "Could I start a music program?" or "Would it be beneficial for me to read up on craft projects from nature between now and summer?" might be taken as indications of some very good points.

Who does your interviewing? Why have an owner interview and hire the staff if a program director will be the one working with them all summer? It is imperative that the person directly responsible for the staff has the opportunity to hire people he feels comfortable working with. From a supervisory point of view, there is little worse than working daily with people you don't like. The only sensible practice, then, is to have the person who will be the staff's most direct contact with the administration hire people with whom he feels he can be comfortable.

Don't hire on-the-spot

It is rarely a good idea to make a decision about hiring someone on the spot. The first drawback is that you may meet someone even better at the next interview. Even more importantly, however, people tend to want things more if they are more difficult to get. You will find that with even the most outstanding prospect, if you are the camp that does not beg him to work for you, yours probably will be the camp he chooses. Because waiting for your decision makes the applicant a little nervous (even if he doesn't want the job, he doesn't want to be turned down for it) it also makes it more exciting for him when he is accepted. This little psychological game can be quite effective in building pre-camp enthusiasm among new staff members. If you inform an applicant on the spot that you wish to hire him, even if he accepts, he will walk away wondering whether or not that was the right thing to do. If, however, he gets a letter a week or two after the interview telling him that your camp is interested in his services, he will not feel as though he has rushed into anything and will receive a rush of apprehensive adrenaline when he sees your return address on the envelope. To his relief, and maybe to his surprise, you have accepted and not rejected him. Your letter of acceptance will leave his psyche in tact and have him eagerly anticipating the summer experience.

Expect that some of those to whom you offer jobs will decline. Others will accept and change their minds before camp opens. On occasion, they simply won't show up. Again, many of these headaches can be avoided if each applicant is adequately sold on working for you. Even if they do change their minds, your chances are much better that they will let you know sooner. It is also imperative that you keep in close contact with your staff after they have been hired; make them feel like part of the team before they arrive for their summer duties. Their loyalty is of great necessity.

Once you have sent letters of acceptance to your first choice candidates, it is a good idea to wait until you have a fair number of responses from them before you accept or decline any of your other prospects. The exception is those whom you know you will certainly not hire under any circumstances. It is only fair to them to let them know as soon as you have made the decision. If you are in a hurry to get responses back from this first wave, either include a deadline for them to respond or enclose a self-addressed stamped envelope or post card. The easier you make it for people to respond, the sooner they are inclined to do so.

For the sake of simplicity, assume that all of your first choice candidates accept the position. It is only fair to let your second or third choice candidates know that at the present time you are unable to offer them employment. It can be very beneficial to you, however, if you let them know that should an opening occur, they are still being considered and would be offered a position at that time. This will keep an applicant from writing you off completely, and if any of your first choice candidates change their minds, you may just need the extra WSI. Tell all of your applicants to expect to hear from you within five weeks. Respond to your first choices immediately. Offer the spaces of those who decline to your second choices, and so on. All candidates should hear from you in the prescribed length of time, and your staff should be filled.

In addition to a letter of acceptance, it is not a bad idea to draw up some form of a management/employee agreement. Although this may appear to be a contract, it is not actually binding in any legal sense. When the employee signs at the bottom, however, a psychological commitment is made. These forms can be exceedingly handy in detecting a counselor who is about to change his mind. If the form is not signed and returned to you within a reasonable period (again include a deadline), it is time to drop that person a note inquiring as to his intentions. It is fairly safe to assume that if the form has not been returned by the specified date, your prospective counselor is either having second thoughts or has changed his mind altogether.

Keeping in touch is vital to forming your staff's mental preparedness for the summer. If you send out a newsletter, make sure each staff gets a copy. If you or a camp representative will be doing any camper recruitment in a newly hired staff member's area (e.g., a slide presentation), be sure to invite him/her. Not only does it make the staff person feel a part of things, but parents like to know who is going to be taking care of their children. Hopefully, you are confident enough in your staff to enjoy introducing them to campers and their families. In turn, the new staff member is helping you fill your camp.

Keep in touch

If there is a lapse in time when you have no formal information to send to your upcoming counselors, drop them a short post card merely telling them that you are looking forward to working with them over the summer and will see them at the pre-camp orientation on whatever date at whatever time. Such a personal note will make them feel as though they are going to be dealing with real people for the duration of the season; that they aren't being randomly tossed into the cogs of some conglomerate machine that happens to produce riding lessons instead of widgets.

Overall, one must be able to envision the staff as a whole, as he interviews each individual part. How well will this person fit with the others I plan to

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hire? Do I have enough male counselors? Too many female counselors? Does the staff need another super high energy person or one with a more calming influence? Does the applicant's attitude correspond correctly with mine and the others on the staff? Do I have enough lifeguards? These thoughts should be typical of any interviewer's as they all refer to necessary information.

Hiring the appropriate staff for your particular camp is the basis from which your summer should culminate. Camp cannot function without a staff, and the degree of success to which it functions grows in direct proportion to the quality of the staff. Each year you may offer identical programs at the same site: the same arrows, the same canoes, the same craft projects. Yet some years campers will go home thinking that camp was the greatest experience imaginable, and other years some will go home thinking that it was just okay. The difference between a great experience at camp and one that is "just okay" lies in the staff, just as the differences between a great performance on the stage and a fair one lies in the cast. Inevitably, they'll make the difference between campers coming back year after year and going elsewhere for their summer vacation.

It can only follow that a point in the workings of a camp which holds such great importance must be taken very seriously, and adequate amounts of time and effort must go into creating the best possible staff. Not only must you feel that a prospective counselor is right for your establishment, but for all the wheels to turn together, that employee must feel that your camp is the right place for him. The unfortunate part of recruiting is the time factor. One must learn the art of judging character in a very brief period of time, a little psychology, a little salesmanship, and must know in advance what will and won't work for his camp. Furthermore, he must be able to detect quickly how well an applicant's personality is suited to his own in order to determine whether they will be compatible for the summer or will drive each other insane.

With the right combination of program and staff, campers will beg to return. Without an appropriate set of counselors, all other efforts, all the months of preparation, all the money invested, all the time spent learning the trade can be lost or at least seriously damaged. How can it not be worth a little extra attention? □

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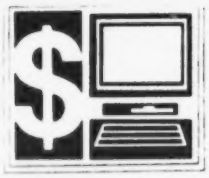
Ask the right questions

Skillful interviewing aids camp staff selection

by Beverly H. Ball



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The employment interview is probably the oldest and most widely used method of selecting individuals to fill job openings. It can be defined as a purposeful exchange of ideas, the answering of questions, and communicating of ideas between two people. Interviewing may also be viewed as an art with some of the characteristics of a science. Studies by various management associations have shown that training in interview guidelines can effectively increase the interviewer's ability to select the candidate with the best potential for a particular job. The same studies have also shown that experience in conducting interviews over a period of time increases accuracy in selection.

Problem Areas

Many experts in managerial positions in business and industry agree that there are four major mistakes made during the employment interview which limit effectiveness.

1. Talking too much—Since people in managerial positions are, by nature of their job, articulate and more comfortable when in command of a situation, this is probably the mistake made most often. When this happens, two-way communication is almost impossible and there is no opportunity to gather impressions or to formulate opinions about the interviewee. Jumping to conclusions—Based on a single fact, interviewers may reach a conclusion that can be erroneous. A statement by the interviewee that he was in the upper 10 percent of his class might lead to the deduction that he must be a bright individual. In actuality, it may have been his studious application which resulted in top grades, instead of his level of intelligence.

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3. Phrasing questions in such a way as to suggest the response desired—"Did you take part in extracurricular activities in college?" cues the applicant that this is important, and he begins to search for a favorable response. A different approach, "Tell me about your college experience; what did you find particularly helpful to you?" generally will elicit the information sought. The omission of information about extracurricular activity may indicate a lack of participation.
4. Failing to translate facts into on-the-job behavior—for instance, the interviewer notes that the applicant's favorite subject was science. That fact does not translate into job behavior if science is not a part of the requirement of the job unless, in pursuing the question, the interviewer finds that the interviewee liked science because there was always a right answer—and only one. This reply, correctly translated, may indicate something about the kind of job environment in which he will function well.

Several other mistakes happen less frequently but create additional problems:

1. Permitting one trait, favorable or unfavorable, to influence the interviewer's thinking and impressions in other areas—for example, attributing generalized, positive qualities on the basis of verbal facility or thinking more favorably of a person who dresses expensively, and vice versa.
2. Oversimplification—expressing complicated behavior traits in simple terms.
3. Impulsive conclusions/opinions drawn from inadequate data—assuming, for instance, that a successful counselor will make a successful administrator.
4. Prejudging—reaching a final or near-final conclusion before seeing the applicant.

Basic Approaches

Many interviewers concentrate on finding a person with a certain set of traits, qualities, or abilities which they feel are needed for a particular job. This seems a logical approach since people who are more effective in jobs tend to be decisive, forceful, and intelligent. Therefore, the assumption is made that to identify the successful employee, these qualities must be found.

Another approach emphasizes understanding the uniqueness of the individual without seeking a preconceived set of characteristics. This approach assumes that preliminary screening through written applications and references has eliminated those obviously unsuited for the position. The primary aim is to discover how a person functions, how he solves problems and relates to others, how he is motivated, and how he applies his aptitudes and skills—only then should these qualities be related to the job at hand.

This second method, called the emergent approach, avoids the trap into which many inexperienced interviewers fall: that of stereotyping individuals. It is doubtful that any particular set of traits or qualities is necessary for success in any given job. A person may perform well because he possesses a specific combination of strengths and skills, but a second person with a different combination may be equally effective.

A number of details should be dealt with prior to the interview so the time can be used to the best advantage. This includes providing the applicant with such information as:

1. A job description including salary, education and/or work experience required, starting and closing date of the position, number of work hours expected per week, and time off. If food and housing costs are to be deducted from the salary, specific amounts should be noted.
2. Information about the camp including brochures, material describing the general focus of the

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camp, general goals and objectives, and pertinent information about age of campers served, fees, length of sessions, type of program, and copies of recent newsletters.

3. An organization chart indicating where in the lineup the position in question falls, the immediate supervisor, and the relation of that position to others.

The interviewer will need to review all the facts about the candidate available through pertinent correspondence and the completed application blank. If written references have been obtained, these should be carefully perused. Often a personal telephone call to the references listed can result in a better summation of the candidate's eligibility. More specific questions can be asked and the responses are often more relaxed and accurate than they might be in a written evaluation. Jotting down notes during or after the conversation will help in forming an overall impression.

A review of these materials will help the interviewer recognize trouble spots and decide the areas in which he wants more information.

The Interview Plan

After organizing the available information, a specific plan for the interview can be developed. Generally, there are four basic factors which need to be explored with the applicant.

1. Intellectual skills and aptitudes can be obtained from two points of view: intellectual capacity (or the innate ability to solve problems) and application or effectiveness (how well the person applies and uses intellectual capacity). This information may be obtained from tests or from a general survey of a scholastic record combined with pertinent questions on work experience and performance.
2. Motivational characteristics may be evaluated by discovering what a person finds satisfaction in doing, i.e. interests, activities, and subjects in school. These may well become apparent while discussing with the applicant his reason for wanting the position in question, together with his long-term aspirations and goals.
3. Personality strengths and limitations can be assessed by noting the applicant's behavior, characteristics, temperament, and interactions in a work environment and with people. Questions regarding relationships with people at prior jobs may provide more information. Interpersonal relationships indicate what a person is like: shy or confident, aggressive or withdrawn, forceful, arrogant, open, outgoing, passive, or dependent. Occasionally an interviewer begins to get vague, negative feelings in this area and these should probably be heeded along with subtle and nonverbal clues.
4. Knowledge and experience is the last area to explore. From his past record, which of his job experiences will be helpful to him in the job which is open? Will any of his past experience hinder him in the current job?

In the light of these four areas, another look at the application and reference material will aid in deciding the areas where additional conversation is needed. A list of these questions in logical order will serve to jog the memory during the interview.

There are few professional interviewers who do not take written notes. Note-taking during the session records data (both positive and negative), responses, and reactions which could be overlooked later. Some problems do arise, however, with note-taking. It is difficult to take notes while paying attention to what is being said, and the note-taking may cause anxiety for the applicant. When taking notes, be sure that the note pad is unobstructive but do not attempt to hide it. Try not to distract the interviewee by letting him see what is being written. The process then becomes an integral part of the situation and can be more readily accepted by the applicant.

1. Open each topic area with a broad, open-ended question such as "Tell me something about your high school days." The interviewer is then free to relax, take notes, and observe mannerisms and behavior patterns while the applicant has to determine how much or how little to tell. Use questions to guide the direction of the interview, to open areas for discussion, to help the applicant better understand himself, and to encourage participation. Gradually go from general to specific questions. "Tell me about your work with the YMCA." Then later, "Tell me what you liked least and best about that job." Ask self-appraisal questions. "Do you feel that you effectively accomplished that particular job? If you could repeat that experience, what would you do differently?" Introduce relevant, tested questions. "What skills and abilities accounted for your good grades? What job did you actually enjoy the most?" It is important to confine questions to job-related material to avoid possible charges of discrimination.
2. Listen and try not to interrupt.
3. Use natural pauses to check the sequence of the interview plan.
4. Conclude each area with fact questions which may have been overlooked.
5. Try to control the flow of the interview at all times.

The applicant's answers will provide the facts and allow the interviewer to determine the answers to some intangible questions: How does the applicant communicate ideas? Can he conceptualize effectively? Is he shallow or superficial in his thinking? Is he perceptive to the social situation?

In a study of management personnel with proven records of success in matching applicants to jobs, a number of characteristics were found to be common: a pleasing personality; tact, patience, courtesy; a capacity to give and secure information; a genuine interest in people; flexibility; and objectivity.

On a personal level, there were a number of recommendations which the managers studied agreed on as desirable:

1. Be yourself; stay in character during the interview.
2. Exhibit tolerance and open-mindedness.
3. Be a good listener.
4. Communicate an attitude of interest and respect.
5. Keep personal anxieties, tensions, and prejudices out of the interview.

The Interview Setting

The setting of the interview provides an important background which may help or hinder. Do not keep the applicant waiting. The time set aside should be free from distractions, telephone calls, and interruptions by other people. Privacy is important, therefore the interview should not be held in an area where other people pass through or where others are looking on. The room should have adequate lighting, ventilation, and comfortable chairs. Eliminating the desk between the interviewer and the interviewee can help to break the ice. Physical arrangements, in terms of chairs, can reduce the employer's dominant role. A living room atmosphere of sitting side by side is less threatening and more relaxed.

Conducting the Interview

Establishing a good climate is the first hurdle that an interviewer faces. Applicants are often ill at ease and apprehensive, and feel threatened in the face of authority. If an interviewer can be friendly, interested, and accept-

ing at the beginning, the interviewee may be more willing to respond in a frank and open manner. If the applicant seems reluctant to talk, a genuine compliment on some past experience or achievement noted in the application may put him at ease. If an open, frank, and relatively non-threatening climate can be established, the interviewee will most likely respond in the same manner.

An interviewer generally should avoid cross-examining the applicant or putting him under pressure. It is essential that he does not condemn or condone, but simply accepts statements that are made, not ignoring or reacting negatively to new ideas or unfamiliar subjects. Opinion should be disassociated from fact and time should not be wasted disagreeing with an opinion. Also, interview time should not be taken up on factual information contained in the application. Instead, questions should be asked about any material on the form which needs explanation or clarification. It is important that the interviewer tries not to form conclusions too quickly. First impressions are important but they may not be lasting.

In trying to secure information that may be uncomfortable for an applicant to reveal, let him know that such discomfort is understandable. Essentially important questions can be asked more than once, in different ways, to see how the individual reacts to a particular topic. Open-ended questions usually will discourage yes or no answers and call for a larger response that may indicate what an applicant is thinking. Brief silences can allow time for the interviewee to consider his reply and time for the interviewer to check his general plan.

Leading questions should be avoided. If you ask, "Have you supervised a group of children?" the natural response is an affirmative answer. To get more detailed answers, describe a supervisory problem and ask the applicant to solve it. Nondirective statements also can be used to encourage elaboration without asking a direct question such as, "I'm not sure what you mean by that," and "Please tell me a little more about that experience." Thus the interviewer can probe gently without building up resistance on the part of the applicant. He is free, then, to concentrate on listening, not in a passive sense, but in an attempt to understand and to learn how the person feels. It is not difficult to learn to listen, it is just unusual.

In discussing the job description, adequate time should be allotted for questions from the applicant. While the interviewer will need to respond to these questions, he should not allow himself to be drawn into a lengthy presentation of his operation, nor should he fall into the trap of selling his camp to the applicant before he has determined the applicant's suitability for the position. Advantages and disadvantages of the position should be presented impartially, and the applicant should be asked what he would consider to be his strengths and weaknesses for the position.

Concluding the Interview

Before it ends, an effective technique is to summarize the interview. At this point, the applicant may be more relaxed and relay additional information. If it is determined during the interview that the person is not qualified for the position, he should be told so at this time. If additional information is needed, the interviewee should understand exactly what is required, and a time should be set for receipt of the material. The interviewer should also indicate when the applicant may expect to be notified of the decision regarding the position.

Post-Interview

The best time to make additional notes on the employment interview is immediately after its conclusion. The interviewer may wish to go back to the interview plan and jot down additional comments. It is sometimes useful to make a list of positive and negative facts ascertained during the interview and to summarize by rating job qualifications. Particularly if a number of applicants are being interviewed in close sequence, the immediate evaluation of each interview after it is over will help to crystalize facts and impressions and help distinguish one applicant from another.

An effective way to develop and refine skills essential to good interviewing is to evaluate your own performance immediately following the session. One approach is to look at the original interview plan and compare the plan to the actual interview.

1. Was the general plan followed?
2. Did I miss any important category?
3. Did I succeed in putting the applicant at ease?
4. Did my questions elicit the responses needed?
5. Did the interview move smoothly and stay on track or was it sporadic and difficult to control?
6. Was the overall interview effective? If not, what could have improved it?

Another approach is to work from the personal angle.

1. Did I talk too much?
2. Did my personal prejudices and attitudes come through to the applicant or did I maintain objectivity?
3. Did I conduct the interview from the point of view of the applicant?
4. Did I respond negatively in any instance?
5. If I could redo the interview, what would I add or delete? What approach would I change?

A few minutes spent considering interview performance can pay off in terms of increased perceptiveness and flexibility in handling the next interview, and in operating more effectively in the selection process.

In the final analysis, of course, the acid test of the interview is whether the result is a successful matching of the person chosen to the job open and subsequent good performance in the job.□

INDEX

Adequacy of supervision in injury liability 2
Administrative law and the camp 7
Age and maturity factor in injury liability 14

Budget functions 37
Budgeting 31
Buying a computer 72

Camper injuries 2
Camper supervision and risk management 14
Capital budget 32
Capital improvement funds 31
Cash management 38
Checklist of problem areas in legal liability 6
Computer equipment 69
Computer terminology 73
Contracting bus services 45
Credit cards 39
Criminal record checks for staff 28
Crisis management team 26

Enrollment techniques 57

Fees, camper 43
Fiscal planning 36
Foreseeability of harm in injury liability 2

Insurance costs 16
Insurance practices 18
Interviewing prospective staff 105

Marketing camp 52
Measuring economic value 40

Negotiating with suppliers 34

Operating costs 41

Personnel policies and risk management 14
Phone communication during crisis 26
Physical condition of facilities in injury liability 14
Press conference during crisis 26
Preventing legal liability 4
Prior warnings of danger in injury liability 2

Revenue 42
Risk analysis 14

Software criteria 84
Staff evaluation 91
Staff screening 28
Staff supervision 98
Staff supervision and child abuse 94
Staff time off 99

Training personnel and risk management 15
Types of insurance coverages 13

Upgrading a camp's legal position 4
Uses for microcomputers 73

Variables in budgeting 36
Videos 61

Waivers 20
Waterfront rights 9
Waterfront safety 10

Business and Finance

A Resource Book for Camps

Much information of vital interest to camp owners and operators regularly appears in journals in the field of organized camping, but is not available elsewhere. This book is a compilation of such material on a number of topics related to camp finance and operation. Chosen for their current pertinency and value, the articles have been written by experienced practitioners. Five major topics are included:

Liability—Insurance and Legal Concerns
- Legal ramifications
- Preventing legal liability
- Legal advice
- Risk management insurance
- Insurance costs
- Waivers
- Records retention timetable
- Crisis
- Protecting campers

Managing Cash Assets
- Camp budgeting
- Getting suppliers to work for you
- Competitive buying
- Camp finance
- Cash management
- Tuition rate setting
- Camp bus services

Marketing and Promotion
- Promoting camp
- Marketing camp
- Parents as promoters
- Techniques for camper enrollment
- Video marketing

Computers in Camp Management
- Computer improves business
- Computer consciousness
- Camp administration and computers
- Implications for camps
- Microcomputers

Personnel Management
- Salary administration
- Staff supervision
- Insuring well-being of campers
- Art of camp supervision
- Searching for staff
- Interviewing staff

Business and Finance is the first of a series of four; the remaining three to be published are: *Site and Facilities, Health and Safety*, and *Food Service*.